



GEORGIA

STATE OF THE STATE'S HOUSING:

Service Delivery Region 2

HOUSING AND
DEMOGRAPHICS
RESEARCH CENTER

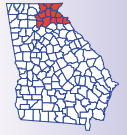
THE UNIVERSITY
OF GEORGIA

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Under Contract with

THE GEORGIA DEPARTMENT
OF COMMUNITY AFFAIRS



EXECUTIVE SUMMARY

Population and Household Characteristics

- ◆ Region 2 was the fastest growing region in the state from 1990 to 2000. The population increased by nearly 50%, almost two times that of the state. Forsyth was the fastest growing county in the state. The percentage of Hispanic residents in Region 2 in 2000 was the largest in the state.
- ◆ Region 2's population was older than the state's with a greater proportion in every age range above 55 years old in 2000. The growth rate of persons 85 years old and older in Region 2 was the fastest in the state.
- ◆ The average household size in Region 2 was the smallest among all regions.
- ◆ Towns County had the smallest proportion of households with children and the largest proportion of households with elderly in the state.

Employment and Income

- ◆ According to the Georgia Rural Development Council's Economic Vitality Index, all but one county in Region 2 is either "developing" or "rapidly developing."
- ◆ Whereas Region 2 relied more heavily on manufacturing, the greatest proportion of jobs statewide was in the educational, health, and social service industry.
- ◆ Only two counties in Region 2 had median earnings greater than the state median, and 3 counties with median household incomes greater than the state median income.
- ◆ Region 2 had a smaller percentage of households in both the very low-income range (less than \$15,000) and in the upper-income range (greater than \$75,000) than in the state.
- ◆ Compared to the state, families in Region 2 were less likely to live below the poverty threshold. In general, single females with and without children were less likely to be in poverty in Region 2 than in the rest of the state, while married couple families were more likely to be poor in Region 2.

Housing Tenure and Affordability

- ◆ In 2000, Region 2 had the highest homeownership rate in the state. Whites were the most likely to own their home in Region 2 and the state, while householders of "other" race and Hispanics were the least likely to be homeowners.
- ◆ Region 2 had a larger percentage of younger (less than 35 years old) and older (55 years old and older) homeowners than in the state.
- ◆ The median value of mobile homes in every county in Region 2 was greater than the median for the state. About one-half of Region 2 counties had a median value of owner-occupied houses above the state median. The median value of owner-occupied houses in Forsyth County was the highest in the state.

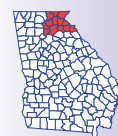
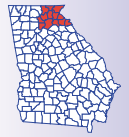


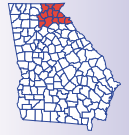
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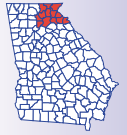
INTRODUCTION

The Housing and Demographics Research Center of the Department of Housing and Consumer Economics at the University of Georgia (UGA), under contract with the Housing Finance Division of the Georgia Department of Community Affairs (DCA), conducted the research for this report. Individuals involved with the project are Brenda J. Cude, Professor; Tom Rodgers, Associate Dean; Anne Sweaney, Professor; and Karen Tinsley, Research Coordinator of UGA and Carmen Chubb, Director of the Housing Finance Division; Jane Massey, Community Initiatives Coordinator; and Don Watt, Director of the Office of Housing Planning and Administration of DCA.

This project is, in part, a result of the tremendous interest in the “Workforce Housing in Georgia” report released in September of 2001. The current report utilizes secondary county-level data, which is comprised mostly of the 1990 and 2000 Census, in addition to other relevant data sources when available. These data are analyzed as it pertains to housing in the state of Georgia and its 12 state service delivery regions. Unlike the “Workforce Housing in Georgia” report, this report includes data related to housing in both urban and rural Georgia and for households at all income levels.

The Data

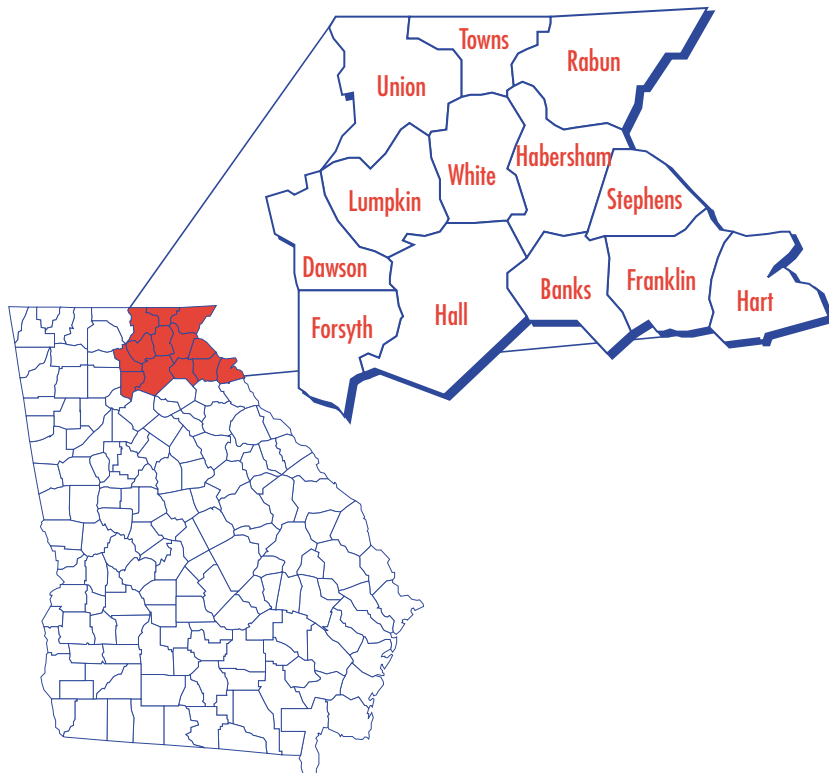
- ◆ The majority of the data used in this report are taken from the 1990 and 2000 decennial census. In both years, two questionnaires were used to collect population and housing data yielding two datasets (SF1 and SF3).
- ◆ The short form questionnaire was sent to approximately five of six households; these data report information on every inhabitant and housing unit in the United States. The questionnaire asked population questions related to household relationship, sex, race, age, and Hispanic or Latino origin, and housing questions related to tenure, occupancy, and vacancy status. Information derived from the short form is referred to as 100-percent data and is contained in the Summary File 1 (SF1) dataset.
- ◆ The long form questionnaire was sent to approximately one in six households and contained all of the questions on the short form, as well as additional detailed questions relating to social, economic, and housing characteristics of individuals and their households. Information collected from the long form is called sample data and is contained in the Summary File 3 (SF3) dataset.
- ◆ Some variables, such as population, race, and the number of housing units, are included in both the 100-percent and sample data. These numbers will not necessarily match exactly since the sample data must be weighted to reflect the entire population. The two numbers are more likely to be different for very small geographic areas, such as places, tracts, and block groups. Since this report analyzes county-level data this should not be a problem.
- ◆ Data referred to, but not shown in the body of the report are located in the Data Appendix and can be found at <http://www.fcs.uga.edu/hace/hdrc/index.html>. Tables located in the Appendix begin with the letter “A.”



REGION 2

- ◆ Located in the northeastern part of the state, Region 2 is bordered by North Carolina to the north and South Carolina to the east.
- ◆ The region consists of 13 counties and 38 municipalities. Counties in Region 2 are: Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White. Its major cities are Gainesville (population 25,578), Dahlonega, and Toccoa.
- ◆ The Gainesville metropolitan statistical area (MSA) which is comprised of Hall County, is located in the region. In addition, Dawson and Forsyth Counties are part of the Atlanta MSA.
- ◆ Tourism and recreation are vital parts of the economy in Region 2, as the region has a number of lakes and borders the Blue Ridge Mountains.

REGION 2



POPULATION AND HOUSEHOLD CHARACTERISTICS

POPULATION

Issue: The number of residents per county and region is the most basic indicator of housing needs. Similarly, population growth—whether an area is gaining or losing residents and how quickly—is the fundamental gauge of future housing demand. In general, population change is attributable to either migration or natural increase. The degree to which these two components of population change contribute to overall population growth is an indicator of the cause of growth. Ultimately, more people mean a need for more living space, in addition to an added burden on existing infrastructure, county school systems and hospitals, and other community services and programs.

Data:

- ◆ Natural increase is calculated as the difference between the number of births and the number of deaths.
- ◆ The difference between population change and natural increase is defined as net migration (influx of new residents).

Analysis:

- ◆ The population in Region 2 increased by nearly 50% over the past decade. With over 150,000 more inhabitants, this was the fastest growing region in the state; the growth rate was almost two times that of the state (26.4%). Region 2 ranks fourth in the number of residents in 2000. (Table II.1, Figure II.1)
- ◆ Forsyth County more than doubled in population from 1990 to 2000 and was the fastest growing county not only in Region 2, but in the state. In fact, Forsyth County was the second fastest growing county in the nation. Dawson County also ranked in the top five fastest growing counties in the state. (Table II.1, Figure II.1)
- ◆ Only Franklin, Hart, and Stephens Counties grew at a slower pace than the population growth rate statewide. Stephens County exhibited the slowest population increase in the region, growing at only 9.4%. (Table II.1, Figure II.1)
- ◆ Population change in Region 2 relied more heavily on net migration than in the state (83.6% and 65.9%, respectively). In fact, net migration's share of the population increase in Region 2 was the highest among all regions. (Table II.2)
- ◆ Virtually all of the population change in Rabun, Towns, and Union Counties was attributed to residents relocating rather than from births to existing residents. Stephens and Hall Counties had the highest rate of population change due to natural increase. (Table II.2)

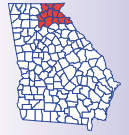
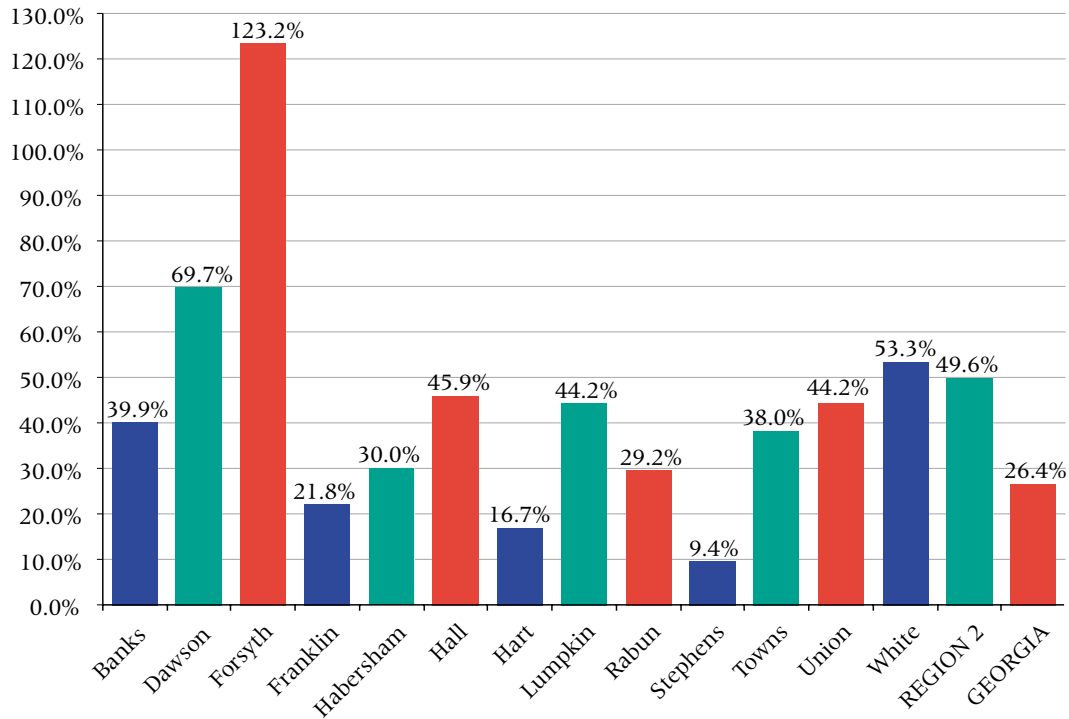


FIGURE II.1 - PERCENT CHANGE IN POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

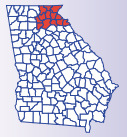
TABLE II.1 - POPULATION BY COUNTY, 1990 - 2000.

	2000		1990-2000	
	No.	Rank ¹	% change	Rank ¹
Banks	14,422	105	39.9	25
Dawson*	15,999	95	69.7	5
Forsyth*	98,407	15	123.2	1
Franklin	20,285	83	21.8	68
Habersham	35,902	50	30.0	39
Hall*	139,277	11	45.9	21
Hart	22,997	70	16.7	82
Lumpkin	21,016	81	44.2	23
Rabun	15,050	102	29.2	45
Stephens	25,435	61	9.4	114
Towns	9,319	133	38.0	29
Union	17,289	91	44.2	24
White	19,944	84	53.3	14
REGION 2	455,342	4	49.6	1
GEORGIA	8,186,453		26.4	
% of STATE	5.6			

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

* County is part of a MSA.

¹ County rank is among all counties in Georgia, whereas the rank for the region is among the 12 regions. The county with the greatest population (or population change) is ranked first.

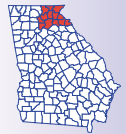


**TABLE II.2 - POPULATION CHANGE DUE TO NATURAL INCREASE
AND NET MIGRATION BY COUNTY, 1990 - 2000.**

	Natural Increase		Net Migration	
	No.	%	No.	%
Banks	572	13.9	3,542	86.1
Dawson*	1,054	16.0	5,516	84.0
Forsyth*	7,705	14.2	46,619	85.8
Franklin	450	12.4	3,185	87.6
Habersham	1,401	16.9	6,880	83.1
Hall*	11,439	26.1	32,410	73.9
Hart	254	7.7	3,031	92.3
Lumpkin	835	13.0	5,608	87.0
Rabun	21	0.6	3,381	99.4
Stephens	807	37.1	1,371	62.9
Towns	-273	0.0	2,838	100.0
Union	-141	0.0	5,437	100.0
White	594	8.6	6,344	91.4
REGION 2	24,718	16.4	126,162	83.6
GEORGIA	582,131	34.1	1,126,106	65.9

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1; Georgia county guide, 2002.

* County is part of a MSA.



AGE

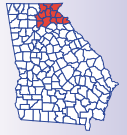
Issue: The age distribution of the population and recent changes in that distribution have important implications for the formation of new households and the demand for new housing units, as well as the need for age-related housing and services. For example, elderly persons frequently require special housing in combination with supportive services, whereas working families with small children often need child care. The dependency ratio is used to approximate the number of individuals providing economic support per dependent persons. A higher dependency ratio means there are more people in the non-working age relative to persons of working age. A higher dependency ratio may mean a greater demand for housing and related services for families with young children and/or older adults.

Data:

- ◆ Traditionally, the dependency ratio is defined as the number of children younger than 18 years old plus the number of elderly persons 65 years old or older per 100 persons ages 18 to 64 years. Since people are living longer and more elderly are working past the age of 65, a dependency ratio defined using the number of persons 85 years old or older may be more appropriate.
- ◆ This dependency ratio is defined in terms of the age of the population; it has no relationship to the receipt of government aid.

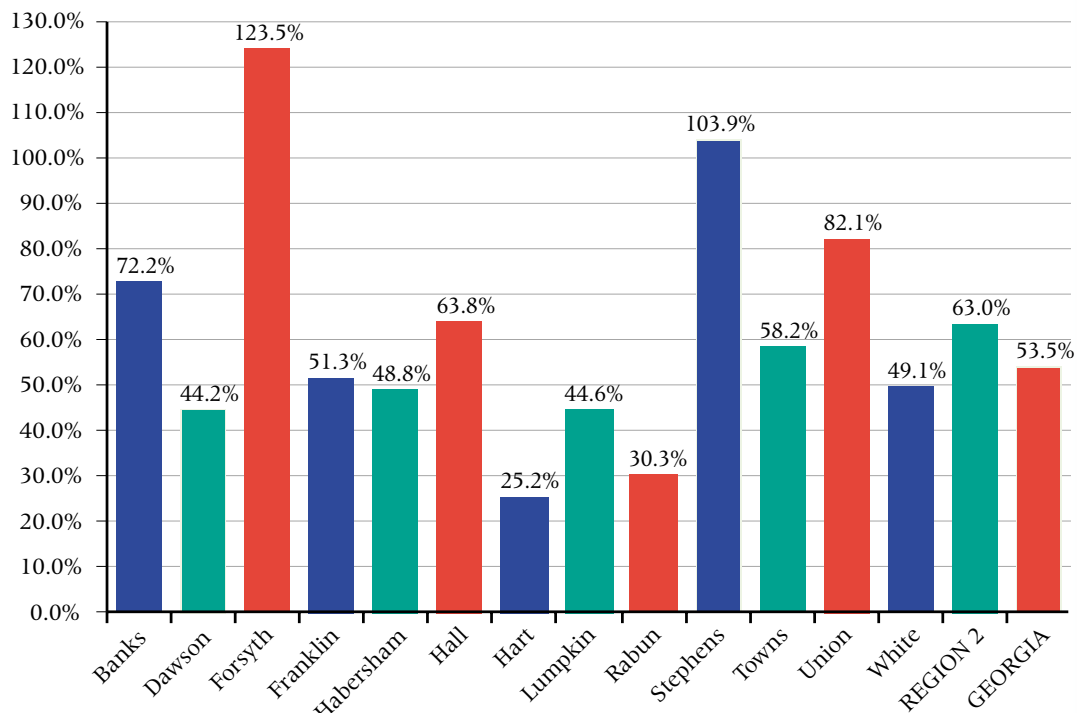
Analysis:

- ◆ Region 2's population was older than the state's with a greater proportion in every age range above 55 years old in 2000. More than 11% of the population in Region 2 was at least 65 years old, compared to 9.6% in the state. (Table AII.1, Table II.3, Table II.4)
- ◆ The dependency ratio for Region 2 (younger than 18 and 65 and older) was 58.5% in 2000. This was slightly greater than the ratio for the state (56.5%). Towns and Union Counties had the highest dependency ratios in Region 2; both were greater than 70%. With ratios less than 54%, Dawson, Forsyth, and Lumpkin Counties had the lowest dependency ratios in the region and the only counties with lower ratios than the state. (Table II.4)
- ◆ When adults 85 and older were added to children younger than 18 to calculate the dependency ratio, Region 2's ratio (26.8%) was slightly lower than the ratio for the state (27.9%). Forsyth and Hall Counties had the highest dependency ratios in Region 2 (more than 28%), while Towns County had the lowest in the region and in the state (19.5%). (Table II.4)
- ◆ The increase in residents aged at least 65 years old in Region 2 (37.0%) from 1990 to 2000 was lower than the increase in all residents (49.6%), whereas the growth in the older elderly (85 years old or more) was far greater (63.0%). This pattern is similar statewide. The growth rate of persons 85 years old and older in Region 2 was the fastest in the state. (Table II.3, Figure II.2)



- ♦ The elderly population aged 85 years and older in Forsyth and Stephens Counties increased by over 100% from 1990-2000; this is far greater than the elderly growth rate in the region and in the state. Banks, Hall, and Union Counties also experienced a faster growth rate in elderly residents than the region and the state, while Hart and Rabun Counties experienced an increase in the elderly of 30% or less. (Figure II.2)

FIGURE II.2 - PERCENT CHANGE IN POPULATION 85 YEARS OLD AND OLDER BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.

TABLE II.3 - AGE, 1990-2000.

	Region 2			Georgia		
	2000 No.	%	1990-2000 % change	2000 No.	%	1990-2000 % change
Total population	455,342	100.0	49.6	8,186,453	100.0	26.4
Under 18 years	115,407	25.3	53.6	2,169,234	26.5	25.6
18-64 years	287,268	63.1	50.5	5,231,944	63.9	27.7
65 years and over	52,667	11.6	37.0	785,275	9.6	20.0
85 years and over	5,330	1.2	63.0	87,857	1.1	53.5

Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP1.

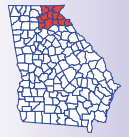


TABLE II.4 - DEPENDENCY RATIO BY COUNTY, 2000.

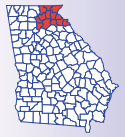
	Younger than 18		65 years and over		85 years and over		Depen- dency ratio ¹	Depen- dency ratio ²
	No.	%	No.	%	No.	%		
Banks	3,776	26.2	1,512	10.5	124	0.9	57.9	27.3
Dawson*	4,008	25.1	1,491	9.3	75	0.5	52.4	25.6
Forsyth*	27,466	27.9	6,940	7.1	684	0.7	53.8	28.8
Franklin	4,854	23.9	3,108	15.3	345	1.7	64.6	26.1
Habersham	8,431	23.5	4,972	13.8	515	1.4	59.6	25.3
Hall*	37,517	26.9	13,067	9.4	1,338	1.0	57.0	28.2
Hart	5,402	23.5	3,797	16.5	392	1.7	66.7	25.6
Lumpkin	5,102	24.3	2,040	9.7	240	1.1	51.5	25.7
Rabun	3,286	21.8	2,730	18.1	258	1.7	66.6	24.0
Stephens	5,967	23.5	3,971	15.6	465	1.8	64.1	25.8
Towns	1,517	16.3	2,409	25.9	250	2.7	72.8	19.5
Union	3,459	20.0	3,728	21.6	386	2.2	71.1	22.7
White	4,622	23.2	2,902	14.6	258	1.3	60.6	24.8
REGION 2	115,407	25.3	52,667	11.6	5,330	1.2	58.5	26.8
GEORGIA	2,169,234	26.5	785,275	9.6	87,857	1.1	56.5	27.9

Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

¹ Less than 18 and greater than 65.

² Less than 18 and greater than 85.



RACE AND ETHNICITY

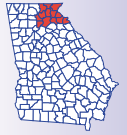
Issue: The diversity of a community with respect to racial and ethnic composition may affect the demand for housing since minorities, especially new immigrants, tend to form new households at a later age than whites (Masnick, 2002). Minorities may have access to fewer housing choices since they are more likely to face discrimination and segregation which adversely affects not only housing choices but also affordability. Many recent Hispanic immigrants face a multitude of obstacles in obtaining decent affordable housing. These obstacles include not only the economic challenges that affect all low-income households but also language barriers that may complicate access to housing assistance programs.

Data:

- ◆ Race is a self-identification data item in which respondents choose the race or races with which they most closely identify. A major change in the 2000 census was to allow individuals to classify themselves as two or more races. In the past, the questionnaire instructed individuals to mark only one. Therefore, data regarding race in Census 2000 are not directly comparable to the 1990 census.
- ◆ Spanish/Hispanic/Latino is a self-designated classification for people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race.
- ◆ Hispanic persons are counted within a race (i.e., White or Black), as well as within their ethnicity. Therefore, all race categories will equal the total population.

Analysis:

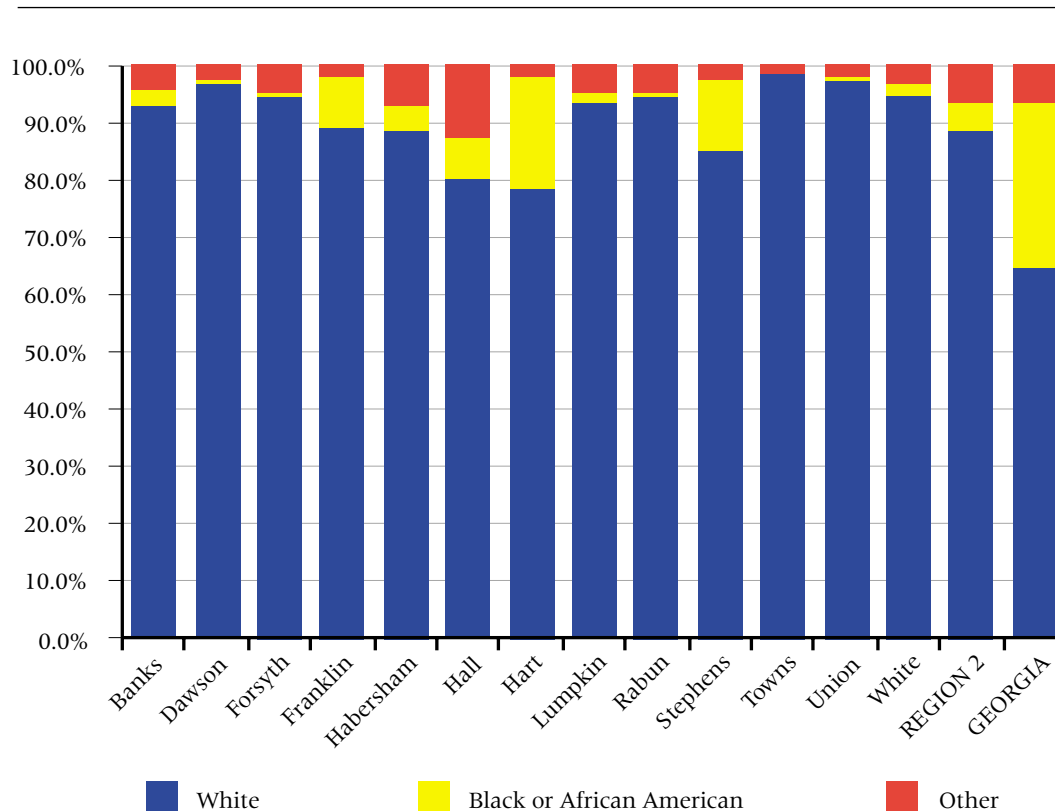
- ◆ In 2000, Region 2 was less diverse racially than the state. The region's population was comprised of 88.8% White residents and only 6% Black, the lowest percentage of Blacks among all regions. The distribution of White and Black residents in the state of Georgia was 65.1% and 28.7%, respectively. Region 2 had a smaller percentage of Asian residents (less than 1%) than in the state (2.1%). (Table II.5, Table AII.2, Figure II.3)
- ◆ At least 95% of the population in Dawson, Forsyth, Towns, Union, and White Counties were White, whereas Hart and Stephens Counties had the highest percentage of Blacks in the region. In fact, Towns County had the highest percentage of White residents (98.8%) and the lowest proportion of Blacks (0.1%) in the state. (Table II.5, Figure II.3)
- ◆ Hispanic residents made up 8.5% of Region 2's population in 2000; this was not only greater than the proportion of Hispanics statewide (5.3%), but the highest among all regions. Almost one in five residents in Hall County (19.6%) were Hispanic; the high-



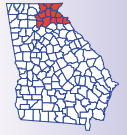
est in the region. Forsyth and Habersham Counties had a larger proportion of Hispanics than in the state, but less than in the region. Less than 1% of the population in Franklin, Hart, Towns, and Union Counties were Hispanic. (Table II.5)

- ◆ From 1990 to 2000 the Hispanic population in Region 2 increased by 509.2%, a much faster rate of growth than the statewide increase of 300%. This was the second largest percentage increase among all regions. The Hispanic population in Rabun County increased the fastest in the region (919.4%), while the growth rate in Stephens County was less than 75%. (Figure II.4)
- ◆ Approximately 65% of the foreign-born residents in Region 2 and 60% in Georgia entered the U.S. between 1990 and 2000. Over 70% of those living in Hall and Rabun Counties arrived in this country during the same time, while almost 85% of foreigners in Union County have resided in the U.S. longer than 10 years. Twenty percent of foreign-born residents in Region 2 were citizens compared to nearly 30% in the state. Only 15% of foreign-born Hall County residents were citizens. (Table AII.3)

FIGURE II.3 - POPULATION BY RACE BY COUNTY, 2000.



Source: Census 2000 SF1, DP1.



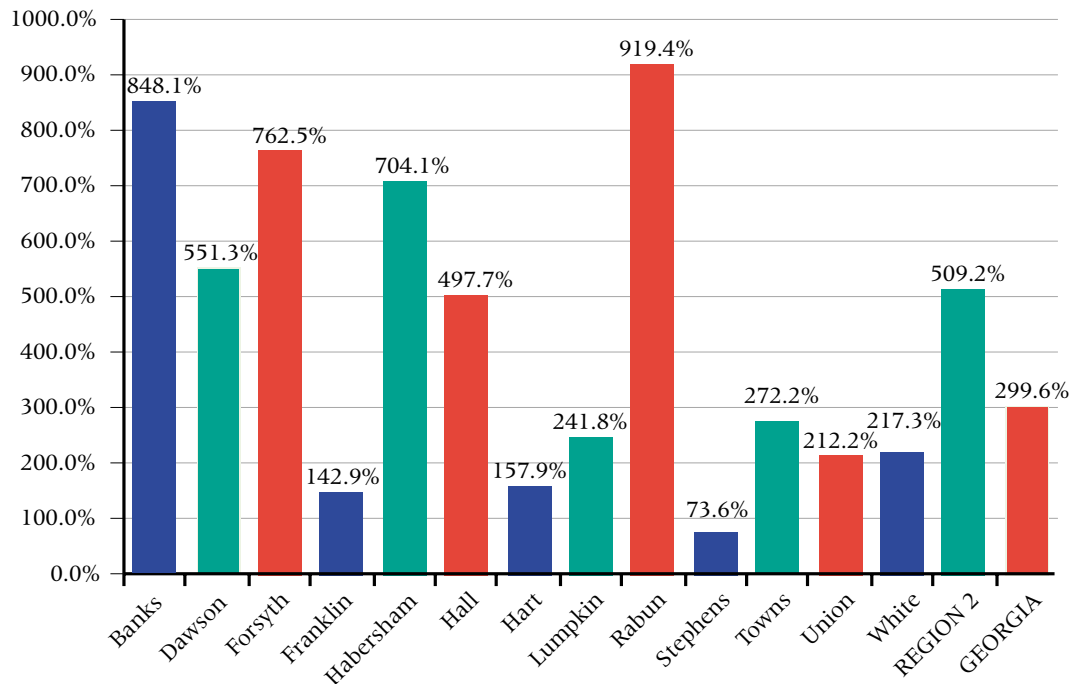
**TABLE II.5 - PERCENT OF POPULATION BY RACE
AND HISPANIC ETHNICITY BY COUNTY, 2000.**

	White	Black	Other	Hispanic
Banks	93.2	3.2	3.6	3.4
Dawson*	97.2	0.4	2.4	1.6
Forsyth*	95.0	0.7	4.3	5.6
Franklin	89.5	8.8	1.7	0.9
Habersham	88.9	4.5	6.6	7.7
Hall*	80.8	7.3	12.0	19.6
Hart	79.1	19.4	1.6	0.9
Lumpkin	94.0	1.5	4.5	3.5
Rabun	94.9	0.8	4.3	4.5
Stephens	85.7	12.0	2.3	1.0
Towns	98.8	0.1	1.1	0.7
Union	97.9	0.6	1.5	0.9
White	95.2	2.2	2.7	1.6
REGION 2	88.8	5.1	6.1	8.5
GEORGIA	65.1	28.7	6.2	5.3

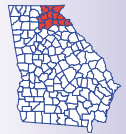
Source: Census 2000 SF 1, DP1.

* County is part of a MSA.

FIGURE II.4 - PERCENT CHANGE IN HISPANIC POPULATION BY COUNTY, 1990-2000.



Source: Census 2000 SF1, DP1; Census 1990 STF1, DP1.



HOUSEHOLD COMPOSITION

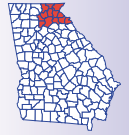
Issue: Household size and formation patterns directly affect the demand for different types and sizes of housing units. Although family households consisting of a married couple with or without children are still the norm, non-traditional households, such as single persons or single parents with children and other non-family groupings, are more common in Georgia now than in 1990. Several factors usually contribute to the formation of non-traditional households, including increasing age at first marriage, divorce, births to unwed mothers, and cohabitation. Family and non-family households may have different housing needs and preferences.

Data:

- ◆ The term household is used to describe all persons who occupy the same housing unit. The two types of households are family and non-family.
- ◆ The person by whom the housing unit is owned or rented is called the householder.
- ◆ A family consists of a householder and at least one other family member related to the householder, whereas a non-family household includes no relatives of the householder.
- ◆ The definition of own children is a child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. Related children includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. This does not include the householder's spouse or foster children, regardless of age. Own children is not a term used in the 1990 Census.
- ◆ In this report, the term single female is synonymous to the Census term female householder, no husband present.

Analysis:

- ◆ The average household size in Georgia was 2.65 compared to 2.54 in Region 2, the smallest among all regions. Two-person households represented more than one-third of all households in Region 2 and slightly less than one-third in the state. Compared to the state, Region 2 consisted of a smaller proportion of single-person households. (Table II.6)
- ◆ Three- and four-person households grew slower than total households in Region 2 from 1990 to 2000, single-person households grew at the same rate, and households of every other size grew faster. Although seven-person households represented a small proportion of Region 2's households in 2000 they increased by 136.7% over the last decade. (Table II.6)
- ◆ Married-couple families with or without children were the most common form of households in Region 2 and the state (62.5% and 51.5%, respectively). Compared to the state, Region 2 was comprised of a larger percentage of married-couple families and elderly (65 years and over) living alone, whereas single females made up a smaller percentage. (Table II.7)



- ◆ Over the past decade non-family households increased at a faster rate than family households in Region 2 and the state. “Other” non-family households experienced the fastest growth rate (121.2%) in the region; this is much greater than the increase in all households (47.7%). Single females with children also grew at a faster rate than all households in the region (53.7%). Elderly persons living alone increased by 27.2% in Region 2, almost 14 percentage points faster than the state average (13.7%). (Table II.7)
- ◆ Householders residing in Region 2 were older than in the state. Compared to the state, there was a larger percentage of households headed by persons 55 years old and older in Region 2. Households headed by persons between the ages of 35 and 44 were the most prevalent in Region 2 and the state (23.2% and 24.0%, respectively). (Table AII.4)
- ◆ Households headed by persons between the ages of 35 and 64 increased at a faster rate than all households in Region 2 and the state. Households headed by those aged 45-54 increased the fastest, 73.5% in Region 2 and 58.9% in the state. (Table AII.4)

TABLE II.6 - HOUSEHOLD SIZE, 1990-2000.

	Region 2			Georgia		
	2000	1990-2000		2000	1990-2000	
	No.	%	% change	No.	%	% change
Total households	166,287	100.0	47.7	3,006,369	100.0	27.0
1-person	33,821	20.3	47.8	710,523	23.6	32.1
2-person	59,137	35.6	52.1	963,782	32.1	29.8
3-person	30,256	18.2	35.4	550,858	18.3	20.3
4-person	25,856	15.5	41.1	460,639	15.3	20.2
5-person	10,681	6.4	56.5	199,642	6.6	27.5
6-person	3,684	2.2	76.2	72,511	2.4	34.6
7-or-more-person	2,852	1.7	136.7	48,414	1.6	38.8
Average household size	2.54			2.65		

Source: Census 2000 SF 1, QT-P10; Census 1990 STF 1, P027.

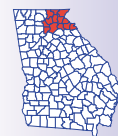
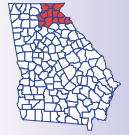


TABLE II.7 - HOUSEHOLD COMPOSITION, 1990-2000.

	Region 2			Georgia		
	2000 No.	%	1990-2000 % change	2000 No.	%	1990-2000 % change
Total households	166,287	100.0	47.7	3,006,369	100.0	27.0
<u>Family households</u>	125,743	75.6	45.1	2,111,647	70.2	23.3
Married-couple family	103,980	62.5	43.4	1,548,800	51.5	18.5
With related children						
under 18	48,363	29.1	40.9	776,890	25.8	16.4
Single female	15,223	9.2	43.3	435,410	14.5	32.1
With related children						
under 18	9,868	5.9	53.7	307,277	10.2	36.0
Other family households	6,540	3.9	86.0	127,437	4.2	66.2
<u>Non-family households</u>	40,544	24.4	56.4	894,722	29.8	36.9
Householder living alone	33,821	20.3	47.8	710,523	23.6	32.1
Householder 65 years						
and over	12,816	7.7	27.2	210,409	7.0	13.7
Other non-family						
households	6,723	4.0	121.2	184,199	6.1	59.0

Source: Census 2000 SF 1, DP1 (non-family households), QT-P10 (family households); Census 1990 STF 1, DP1, P016 (related children).



EMPLOYMENT AND INCOME

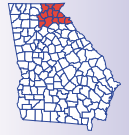
EMPLOYMENT, EARNINGS AND THE COMMUTE TO WORK

Issue: The employment opportunities, household earnings, quality and availability of appropriate workforce housing, and economic vitality of a community are intimately related components within every county and region. The unemployment rate is an excellent indication of the overall economic condition of a region. Economic diversity, one of the best defenses against a high unemployment rate, is essential in building and sustaining a vibrant community made up of households with stable earnings. The causality of decent housing and economic development is not one-directional; each plays an important role in fostering the other. Investment in housing through construction and rehabilitation, in addition to the demand for household appliances and other household goods and services, creates jobs. At the same time, new or expanding industries attract new residents, and increase the number of housing units demanded.

The availability of affordable housing in relation to job location is a major contributing factor to commuting patterns. Long commutes may be due to the poor quality of housing or the lack of housing options (UGA - HDRC, 2001). High housing prices near the industry or the business center in a metropolitan area also contribute to increased travel time to work. A journey to work that crosses county, regional, or state boundaries has important consequences to the health of the local economy.

Data:

- ♦ The economic vitality index, published by Georgia Rural Development Council, is based on total average wage growth (1998-2000), total employment growth (1998-2000), total population growth (1998-2000), total unemployment (1998-2000), per capita income (1998-2000), and poverty rate (1999).
- ♦ The index classifies counties as rapidly developing (perform above state and national averages on economic and social indicators), developing (perform at or above the state average on economic and social indicators), existing-emerging growth centers (perform near average on economic indicators and at or above average on social indicators), lagging rural (perform at or below average on economic and social indicators), or declining rural (perform below average on economic and social indicators).
- ♦ Counties that are considered in persistent poverty are those that have had poverty rates in the top quartile over the last three decades.
- ♦ The civilian population consists of all persons 16 years and over who are not inmates of institutions or are not on active duty in the armed forces.
- ♦ The civilian labor force is the total of all employed and unemployed persons 16 years of age or over, excluding military personnel and the institutionalized. Employed persons are those who were “at work”—those who worked as paid employees, including work in their own business and on their farm or “with a job but not at work”—those who did not work during the reference week because of illness or other personal rea-

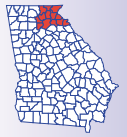


sons. People who worked around the house or did volunteer work are not employed. Unemployed persons are those who did not work during the survey week, but were available for work and had looked for jobs within the preceding four weeks. This includes persons who did not look for work because they were on layoff.

- ◆ The unemployment rate is the number unemployed as a percent of the civilian labor force. Those not in the labor force are not counted in the calculation of the unemployment rate. Students, persons taking care of the home or family, and retired workers are not in the labor force.
- ◆ In general, the median value in an ordered list of data represents the middle value (or the average of the two middle values if the number in a series is even). The median divides the total frequency distribution into two equal parts; one-half of the cases fall below the median and one-half of the cases exceed the median.
- ◆ Earnings is the sum of wage or salary income and net income from self-employment. It is the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. Earnings represent the amount of money received from employment and are included in total income. See the next section for the definition of income.
- ◆ Commuting is synonymous with the journey to and from work.

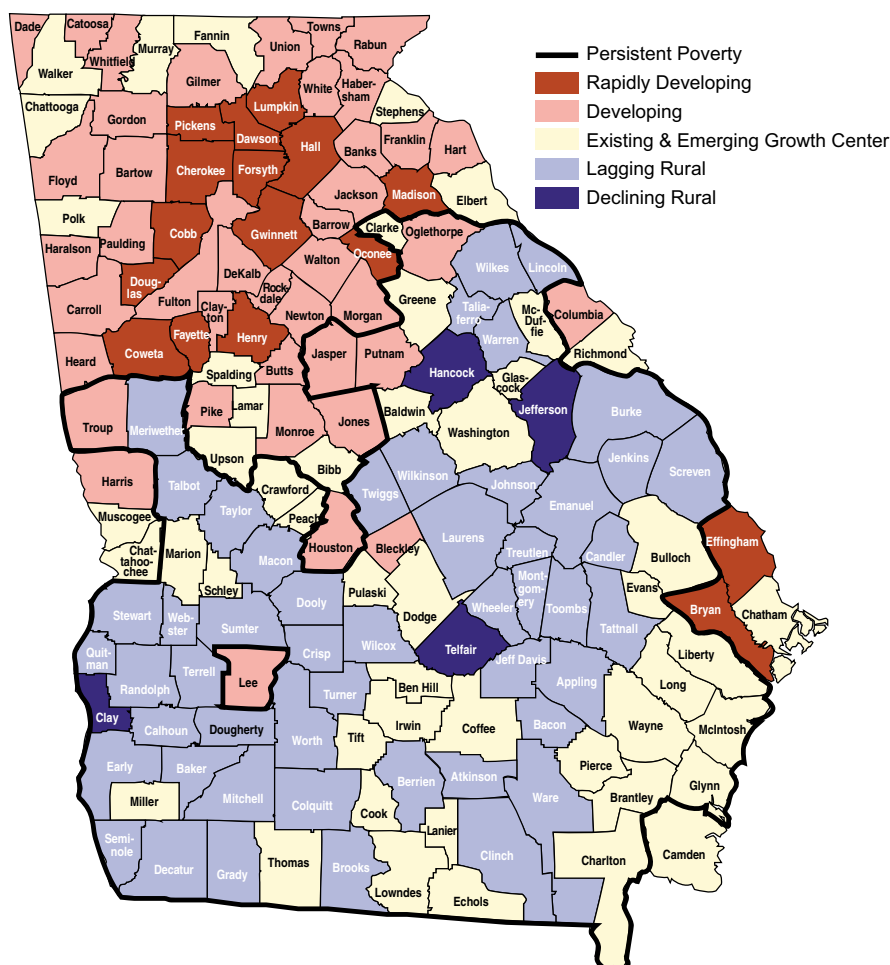
Analysis:

- ◆ According to the Georgia Rural Development Council, all but one county in Region 2 is either developing (Banks, Franklin, Habersham, Hart, Rabun, Towns, Union, and White) or rapidly developing (Dawson, Forsyth, Hall, and Lumpkin). Stephens County is classified as an existing and emerging growth center. (Economic Vitality Map).
- ◆ The manufacturing and educational, health, and social service industries employed the greatest percentage of workers in Region 2 and the state. Whereas Region 2 relied more heavily on manufacturing (21.4%), the greatest proportion of jobs statewide was in the educational, health, and social service industry (17.6%). (Table AIII.2, Table AIII.1)
- ◆ The unemployment rate in Region 2 and the state was 6.9% in 1992 and declined to 3.7% and 4.0% in 2001, respectively. Over the same period, Rabun County experienced the greatest decline in unemployment; unemployment rates decreased the least in Habersham County. In every year from 1992 to 2001 the unemployment rate in Region 2 was the same or less than for the state except in 1997 when Region 2 experienced a slightly higher rate. In 2001, the highest unemployment rate in Region 2 was in Hart County at 7.0%, while the lowest was in Forsyth and Lumpkin Counties at 2.3%. (Table AIII.3)
- ◆ The median 1999 earnings in Georgia were \$24,111. In Region 2, only Dawson and Forsyth Counties had greater median earnings than in the state. In addition to Dawson and Forsyth Counties, workers not employed full-time, year-round in Hall County also had greater median earnings than the state median. (Table III.1)



- ◆ Despite working full-time, year-round, 8.3% and 9.8% of single females were living in poverty in Region 2 and the state, respectively. (Table AIII.8)
- ◆ About the same percentage of the workers residing in Region 2 and the state worked in another state or in another county within the state (41.4% and 41.5%, respectively). More than 60% of Dawson and Banks County residents worked outside the county or state, compared to less than 25% of those residing in Rabun and Stephens Counties. (Figure III.1, Table AIII.4)
- ◆ As expected, the vast majority of workers in Region 2 and the state drove to work alone (78.6% and 77.5%, respectively). A greater percentage of workers in Region 2 carpooled to work than the state average. The average commute time in Region 2 ranged from 34.0 minutes for those residing in Dawson County to 20.7 minutes for workers living in Hart and Stephens Counties. (Table AIII.5, Table AIII.4)

ECONOMIC VITALITY MAP



Source: Georgia Rural Development Council.

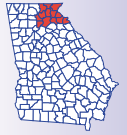
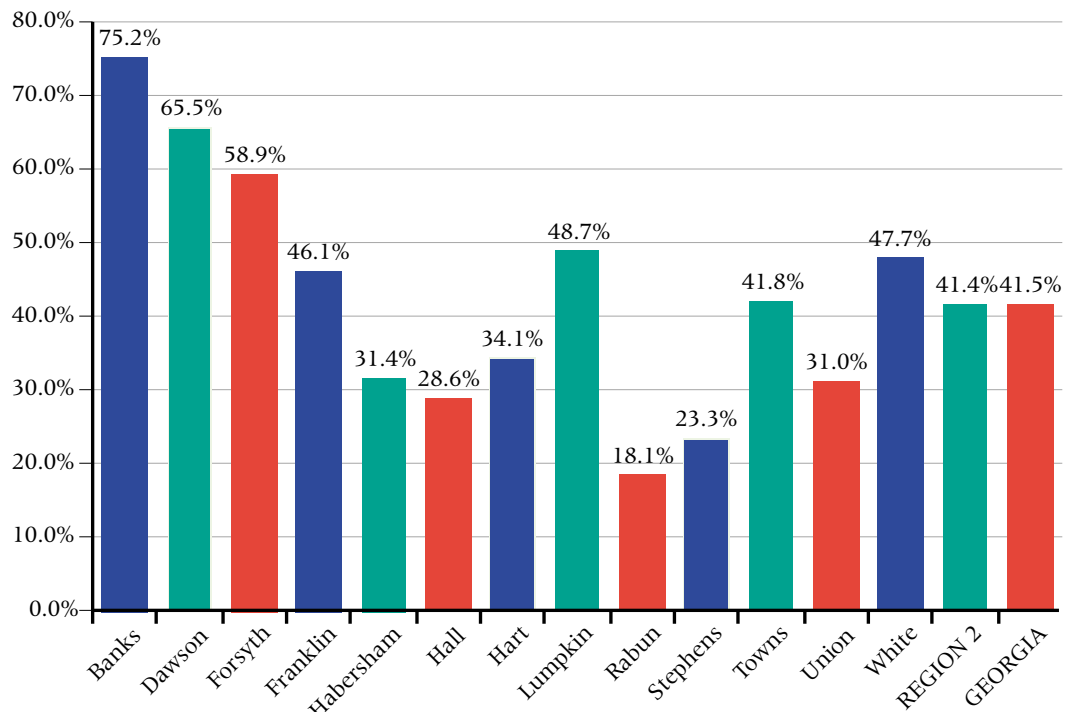


FIGURE III.1 - PERCENT OF WORKFORCE WORKING OUTSIDE STATE OR COUNTY OF RESIDENCE BY COUNTY, 2000.



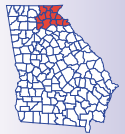
Source: Census 2000 SF3, P26.

TABLE III.1 - MEDIAN EARNINGS BY COUNTY, 1999.

	All workers	Workers by type	
	16 years and over	Full-time, year-round	Other
Banks	\$21,724	\$26,264	\$9,724
Dawson*	25,146	32,038	11,009
Forsyth*	32,028	41,791	11,591
Franklin	20,283	26,106	8,525
Habersham	21,138	26,347	9,314
Hall*	22,318	28,833	10,708
Hart	20,334	26,537	9,809
Lumpkin	20,349	28,677	7,530
Rabun	20,485	25,074	10,404
Stephens	19,477	25,031	7,484
Towns	17,278	26,006	6,929
Union	19,170	25,086	9,596
White	20,822	26,364	8,640
REGION 2	NA	NA	NA
GEORGIA	\$24,111	\$31,253	\$10,423

Source: Census 2000 SF 3, P85, PCT47.

* County is part of a MSA.



INCOME AND POVERTY STATUS

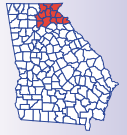
Issue: Household income includes labor earnings, retirement and investment income as well as public assistance payments. The magnitude of a household's income is influenced not only by personal characteristics such as ability, age, and health, but also by the quality of employment and investment opportunities. Income is the most general measure of a household's capacity to purchase or rent housing. Accordingly, household income is used to calculate housing affordability, one of the most important indicators of housing needs. A high poverty rate translates into an increased need for housing assistance and other state and federal aid programs such as food stamps and cash welfare programs.

Data:

- ◆ The Census Bureau uses a set of money income thresholds that vary by family size and composition to define who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold they are classified as being below the poverty level. Poverty thresholds do not vary geographically, but they are updated annually for inflation.
- ◆ Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children).
- ◆ The most recent county-level poverty data are for 1999. In that year, the poverty threshold for a family of four was \$17,029. The poverty threshold for a person age 65 or older living alone was \$7,990.
- ◆ In 2002 the poverty threshold for a family of four was \$18,390; for a person 65 years or older living alone it was \$8,547. Poverty statistics can be found at <http://www.census.gov/hhes/www/poverty.html>.
- ◆ Income includes the amount received from employment and self-employment (earnings), interest and dividends, Social Security income, Supplemental Security Income (SSI), public assistance or welfare payments, retirement or disability pensions, and any other sources of income received regularly such as Veterans Administration (VA) payments, unemployment compensation, child support, or alimony.

Analysis:

- ◆ In 1999, about one in five households had an annual income between \$50,000 and \$74,000 in Region 2 and in the state (20.1% and 19.7%, respectively). Region 2 had the same or smaller percentage of households in both the very low-income range (less than \$10,000) and in the upper-income range (greater than \$75,000) as the state. A larger proportion of households in the region had incomes in the low- to middle-income groups (\$15,000-74,999) than in the state. (Table AIII.6)
- ◆ More than one in four households (27.2%) in Forsyth County had incomes of \$100,000 or more in 1999, compared to about 12% of households in Region 2 and the state. While less than 5% of households in Forsyth County had incomes that were less than \$10,000, about 14% of those residing in Franklin, Hart, Stephens, and



Union Counties were in this income range, the highest rates in the region.
(Table III.2, Figure III.3)

- ◆ The median household income in Georgia was \$42,288 in 1999. Within Region 2, Dawson, Forsyth, and Hall Counties had median household incomes greater than the state median income. The median income of households in Forsyth County was \$68,352, the highest in the region and about \$25,000 greater than that of the state. Stephens County's median household income (\$29,832) was the lowest in the region and was more than \$10,000 less than the median for the state. (Table AIII.7)
- ◆ The median income of single females with children in Georgia was \$20,011. Single females with children in Dawson, Forsyth, and Hall Counties had a median income greater than the state median. In every county in Region 2, except Forsyth County, female householders at least 65 years old and living alone had a median income less than the state median. (Table AIII.7)
- ◆ Compared to the state, families in Region 2 were less likely to live below the poverty threshold. Approximately 8% of all families living in Region 2 and 10% of families in the state were living in poverty in 1999. (Table AIII.8)
- ◆ Single females with children were the most likely households to be in poverty in Region 2 and the state; in Region 2, 30% of those with children less than age 18 and about 38% with children less than five years old were in poverty. Compared to the state, single females with and without children were less likely to be in poverty in Region 2. Married-couple families in the region were more likely to be poor than in the state. (Table AIII.8)

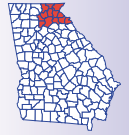
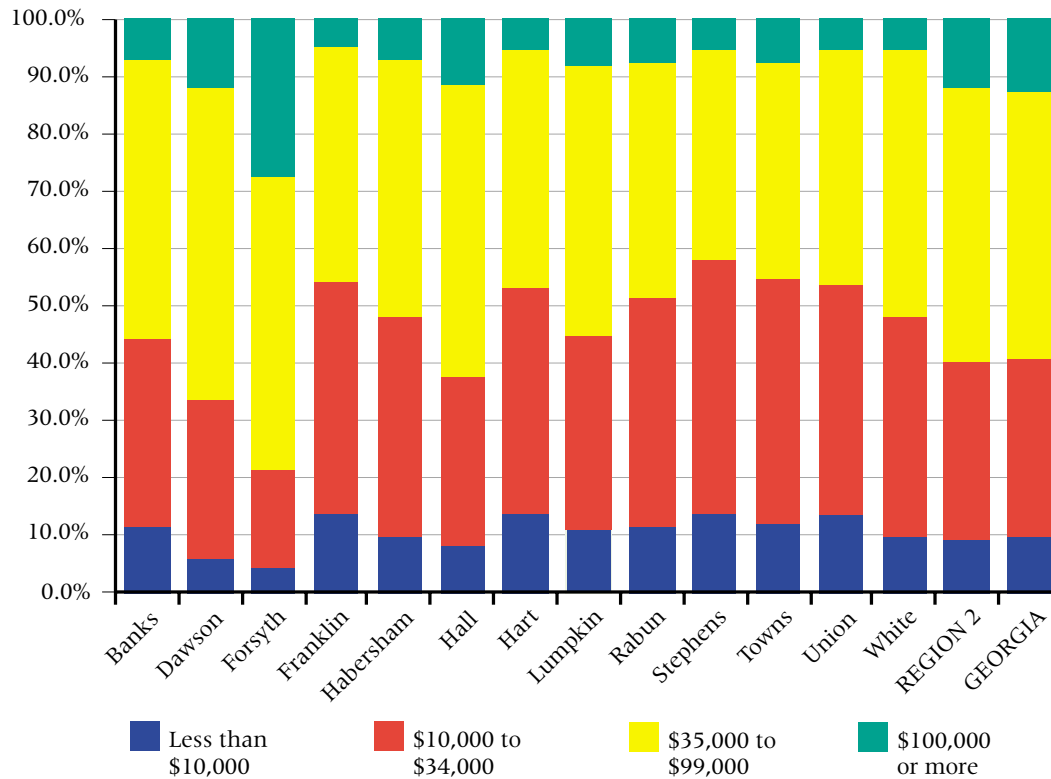


FIGURE III.2 - HOUSEHOLDS BY INCOME BY COUNTY, 1999.



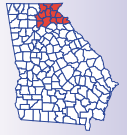
Source: Census 2000 SF3, DP3.

TABLE III.2 - PERCENT OF HOUSEHOLDS BY INCOME BY COUNTY, 1999.

	No. of Households	Income range			
		Less than \$10,000	\$10,000 to \$34,999	\$35,000 to \$99,999	\$100,000 or more
Banks	5,322	11.4	33.0	49.1	6.5
Dawson*	6,070	6.4	27.4	54.6	11.6
Forsyth*	34,603	4.3	17.2	51.2	27.2
Franklin	7,891	13.7	41.0	41.1	4.2
Habersham	13,316	10.1	38.1	45.2	6.5
Hall*	47,391	8.2	29.4	51.4	11.0
Hart	9,097	13.6	39.6	41.9	4.9
Lumpkin	7,532	10.9	34.1	47.1	7.8
Rabun	6,307	11.5	40.0	41.6	7.0
Stephens	9,969	13.8	44.5	36.8	4.9
Towns	4,005	12.4	42.5	38.0	7.1
Union	7,175	13.9	39.8	41.0	5.2
White	7,730	10.1	38.2	46.9	4.8
REGION 2	166,408	9.2	31.4	47.5	11.9
GEORGIA	3,007,678	10.1	30.7	46.8	12.3

Source: Census 2000 SF 3, DP 3.

* County is part of a MSA.



HOUSING TENURE AND AFFORDABILITY

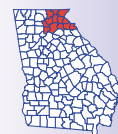
OWNER- AND RENTER-OCCUPANCY STATUS

Issue: Homeownership is part of the “American dream” and typically consists of a single-family detached residence. Owning a home not only represents an opportunity to accumulate wealth, but also is viewed by most as a sign of personal achievement. With the establishment of long-term amortized mortgages as the norm and rising real incomes, the steady growth of homeownership over the past several decades is unprecedented in Georgia and the nation. Be it the cause or the result, homeownership is associated with less mobile residents. A higher homeownership rate may lead to a more stable community, since homeowners have a financial stake in the well-being of their neighborhood. The homeownership rate is an important foundation of economic growth and serves as an indicator of the health of a local economy. The vast development of single-family, owner-occupied homes, which require an extensive array of roads, pipes, wires, and other supportive infrastructure, help to sustain consumer demand.

Increases in the homeownership rate in recent decades reflect not only that more people are able to own a home, but also that people are purchasing their first home earlier in the life cycle. Because owning a home requires a substantial income and downpayment, younger households have traditionally been less likely to buy a home. With the increased popularity of higher ratio mortgages, however, substantial savings are not necessary to buy a home, making it possible for younger households to become homeowners. Yet, homeownership rates still increase steadily with the age of household heads. Differences in household composition (nontraditional families, such as single mothers or persons living alone) as well as diverse preferences lead to variations in the ability to afford a home, making homeownership either unreachable or undesirable. Historically, Blacks have exhibited a lower homeownership rate than Whites. This is most likely due to differences in income and household structure; however, discrimination with regard to mortgage lending and zoning may also be contributing factors. Hispanic immigrants may face similar barriers to homeownership as well as cultural and language barriers.

Data:

- ◆ Housing tenure is the term used to make a distinction between owner-occupied and renter-occupied housing units.
- ◆ The homeownership rate is the percent of occupied units that are owner-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.
- ◆ All occupied units that are not owner-occupied are classified as renter-occupied. This includes units rented for cash rent, including continuing care facilities, or those occupied without payment of cash rent.
- ◆ The person who owns or rents the housing unit is called the householder.



Analysis:

- ◆ In 2000, Region 2 had the highest homeownership rate in the state, 78.3%. This is notably higher than the state's rate of 67.5%. (Table IV.1, Table AIV.2)
- ◆ Compared to the rate of growth in all housing units between 1990 and 2000, owner-occupied units increased faster, while renter-occupied units increased at a slower rate, for both Region 2 and the state of Georgia. (Table IV.1)
- ◆ Whites were the most likely to own their home in Region 2 and the state. The homeownership rate among White heads of households was 80.6%, compared to 70% or less for all other race categories. Householders of "other" race and Hispanics were the least likely to be homeowners in the region and the state. About 50% of Black householders were homeowners in the region and in the state (53.7% and 50.8%). (Table IV.2)
- ◆ The greatest proportion of owner-occupied housing units were headed by an individual in the age range of 35 to 44 years old in Region 2 and the state. Region 2 had a larger percentage of younger (less than 35 years old) and older (55 years old and older) homeowners than in the state. As expected, the greatest proportion of renter-occupied housing units were headed by an individual between 25 and 34 years old. (Table AIV.2)

TABLE IV.1 - HOUSING TENURE, 1990-2000.

	Region 2			Georgia		
	2000 No.	%	1990-2000 % change	2000 No.	%	1990-2000 % change
Occupied housing units	166,287	100.0	47.7	3,006,369	100.0	27.0
Owner-occupied	130,200	78.3	51.3	2,029,154	67.5	32.0
Renter-occupied	36,087	21.7	36.1	977,215	32.5	17.8

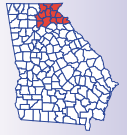
Source: Census 2000 SF 1, DP1; Census 1990 STF 1, DP 1.

TABLE IV.2 - HOMEOWNERSHIP RATES BY RACE, 2000.

	Region 2		Georgia	
	Total households	% Owner- occupied	Total households	% Owner- occupied
All races	166,287	78.3	3,006,369	67.5
White householder	152,609	80.6	2,070,172	75.3
Black or African American householder	7,463	53.7	803,324	50.8
Asian householder	1,043	70.1	50,276	55.4
"Other race" householder ¹	5,172	48.1	82,597	41.3
Householder who is Hispanic	5,369	41.0	99,026	37.3

Source: Census 2000 SF 1, H14.

¹ This includes householders who are American Indian and Alaska Native alone, Native Hawaiian and other Pacific Islander alone, some other race alone, and those who are of two or more races.



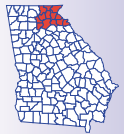
COST, VALUE AND SALES PRICE OF HOUSING

Issue: An estimate of housing costs for both renter-occupied and owner-occupied housing units is needed to compare the cost of living between counties and regions within Georgia at a given time. A measure of housing costs also is needed to assess housing affordability (the ratio of housing costs to income) and access to homeownership.

For renter-occupied units, the most inclusive price of housing is the gross rent, which incorporates an adjustment for the price of services such as utilities and fuels which are typically included in cost of apartment living but not always included as part of the rental payment. For owner-occupied units, the home sales price, selected monthly costs, and median value of the home are measures of the price of housing. Compared to the home sale price, which consists of only the purchase price itself (and sometimes may include property transfer taxes as well as related legal, insurance, and brokerage fees), another measure, selected monthly costs, is a cash flow price or operating cost of a dwelling, and includes mortgage interest payments, mortgage principal repayments, utilities, property taxes, homeowners insurance, and other costs.

Data:

- ♦ Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).
- ♦ Specified owner-occupied units include only one-family houses on less than 10 acres without a business or medical office on the property since excessive land or commercial or medical activities may distort the value of the property. The data for “specified units” does not include mobile homes.
- ♦ Housing is classified as with a mortgage or loan if the unit is being purchased with a mortgage or some other debt arrangement, such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. This includes units with a mortgage built on leased land. The category not mortgaged is comprised of housing units owned free and clear of debt.
- ♦ The U.S. Census Bureau defines gross rent as the contract rent plus the estimated average monthly cost of utilities (not including telephone service) if these are paid by the renter (or paid for the renter by someone else). The contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included.
- ♦ Specified renter-occupied units exclude one-family houses on 10 acres or more.
- ♦ Housing units shown as no cash rent may be owned by friends or relatives who live elsewhere and who allow occupancy without charge. Rent-free houses or apartments may be provided to compensate caretakers, ministers, tenant farmers, sharecroppers, or others. This category also includes military housing.



- ◆ Median home value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.
- ◆ Home sales prices were obtained from DCA and reflect the prices of homes that were actually sold in 2000. These data include new and existing homes sold in the calendar year. In general, those categorized as new are those sold by a builder or developer, whereas existing homes are those sold by an individual or a bank.

Analysis:

- ◆ Approximately 22% of owner-occupied units in Region 2 had monthly housing costs between \$1,000 and \$1,499 in 1999, compared to 24% in Georgia. Region 2 had a greater proportion of owner-occupied units with monthly housing costs in the range of \$1,500 to \$1,999 than in the state. About 30% of owner-occupied units were not mortgaged in Region 2, compared to just under one-fourth for the state. (Table AIV.3)
- ◆ Nearly 35% of renter-occupied units spent between \$500 and \$749 a month on rent and utilities in Region 2, compared to 31.2% of those in the state. Compared to the state, a smaller percentage of units in Region 2 had a gross rent of either less than \$200 or \$750 or more. Ten percent of "rented" units in Region 2 were occupied rent free compared to just 6% in the state. (Table AIV.4)
- ◆ In Georgia, the median value of mobile homes was \$33,600 and the median value of owner-occupied houses was \$111,200. The median value of mobile homes in every county in Region 2 was greater than the median for the state. The median value of mobile homes in Dawson County (\$64,500) was the highest in the region, almost double the median for the state. The median value of owner-occupied houses in about one-half of Region 2 counties was above the state median. The median value of owner-occupied houses in Forsyth County was the highest in the state (\$184,600), while Stephens County had the lowest median value in Region 2 (\$80,900). (Table IV.3)
- ◆ More than 80% of all new homes sold in Region 2 in 2000 were in either Forsyth or Hall County. The distribution of existing homes sold in the region was more uniform, but still, over 55% were sold in one of these two counties. The fewest new and existing homes in the region (7 and 90, respectively) were sold in Banks County. The average sales price for new homes in Region 2 (\$207,423) was the highest in the state and almost \$30,000 higher than the average for Georgia (\$177,594). The average sales price for existing homes in the region and in Georgia was approximately \$150,000. (Table IV.4)
- ◆ Among counties in Region 2, the highest average sales prices were for new homes in Dawson, Forsyth, and Hart Counties (all above \$220,000). Existing homes in Dawson County also sold for an average of about \$220,000. Banks County had the lowest sales price of new homes in the region (\$90,271). Existing homes sold in Stephens County had the lowest average sales price (\$95,240). (Table IV.4)

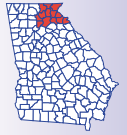


TABLE IV. 3 - MEDIAN HOME VALUE BY COUNTY, 2000.

	Mobile homes	Specified owner-occupied units
Banks	\$49,000	\$92,400
Dawson*	64,500	142,500
Forsyth*	49,500	184,600
Franklin	42,200	84,600
Habersham	44,800	99,700
Hall*	41,100	120,200
Hart	46,500	89,900
Lumpkin	60,600	111,800
Rabun	49,700	112,400
Stephens	35,500	80,900
Towns	34,200	127,500
Union	54,200	111,100
White	54,800	114,000
REGION 2	NA	NA
GEORGIA	\$33,600	\$111,200

Source: Census 2000 SF 3, DP4 (specified owner-occupied units); H82 (Owner-occupied mobile homes).

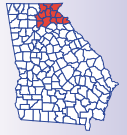
* County is part of a MSA.

TABLE IV.4 - NEW AND EXISTING HOME SALES BY COUNTY, 2000.

	New homes sales			Existing homes		
	No.	% of total	Avg. price	No.	% of total	Avg. price
Banks	7	0.2	\$90,271	90	1.8	\$106,118
Dawson*	117	3.7	231,392	201	4.0	221,427
Forsyth*	1,597	50.0	264,097	1,283	25.3	199,881
Franklin	14	0.4	107,371	108	2.1	108,655
Habersham	67	2.1	128,538	343	6.8	112,105
Hall*	1,170	36.6	146,207	1,523	30.0	143,787
Hart	31	1.0	224,708	189	3.7	126,963
Lumpkin	30	0.9	150,592	180	3.5	131,538
Rabun	8	0.3	140,526	216	4.3	139,653
Stephens	21	0.7	141,758	193	3.8	95,240
Towns	13	0.4	175,792	143	2.8	166,585
Union	51	1.6	106,080	334	6.6	116,487
White	67	2.1	125,027	272	5.4	121,560
REGION 2	3,193	100.0	\$207,423	5,075	100.0	\$152,057
GEORGIA	56,391		\$177,594	86,409		\$150,625
% of STATE		5.7			5.9	

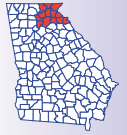
Source: Georgia Department of Community Affairs, Housing Finance Division.

* County is part of a MSA.



Analysis:

- ◆ More than one in five households in Region 2 and in the state were cost burdened in 1999 (21.4% and 21.0%). About 37% of specified owner-occupied housing units in Region 2 spent less than 15% of total income on housing in 1999; this is roughly the same percentage as in the state. (Table IV.5)
- ◆ Households living in owner-occupied units in Region 2 were more likely to be cost burdened in six counties (Dawson, Habersham, Lumpkin, Stephens, Union, and White) than in the rest of the region. One-fourth of households in Dawson County, the highest proportion in the region, spent 30% or more of income on housing. (Table IV.6, Figure IV.1)
- ◆ Between 1989 and 1999 the growth rate of cost burdened owner-occupied households in Region 2 was much greater than the increase in all owner-occupied units. The number of specified owner-occupied units increased by 81.6%, while the number of specified owner-occupied households that were cost burdened increased by more than 107.0% during this time period. (Table IV.5)
- ◆ Owner-occupied households with a mortgage in the region as well as the state were much more likely to be cost burdened than those without a mortgage. (Table AIV.5, Table AIV.6)
- ◆ Regardless of whether the homeowner had a mortgage, Blacks, those of “other” races, and Hispanics were more apt to be cost burdened than Whites in both the region and the state. The exception was Hispanics without a mortgage who were less likely to be cost burdened than Whites in both the region and the state. (Table AIV.5, Table AIV.6)
- ◆ Compared to the state, homeowners in Region 2 with incomes less than \$35,000 were less likely to be cost burdened than homeowners in the same income range statewide. (Table AIV.9)



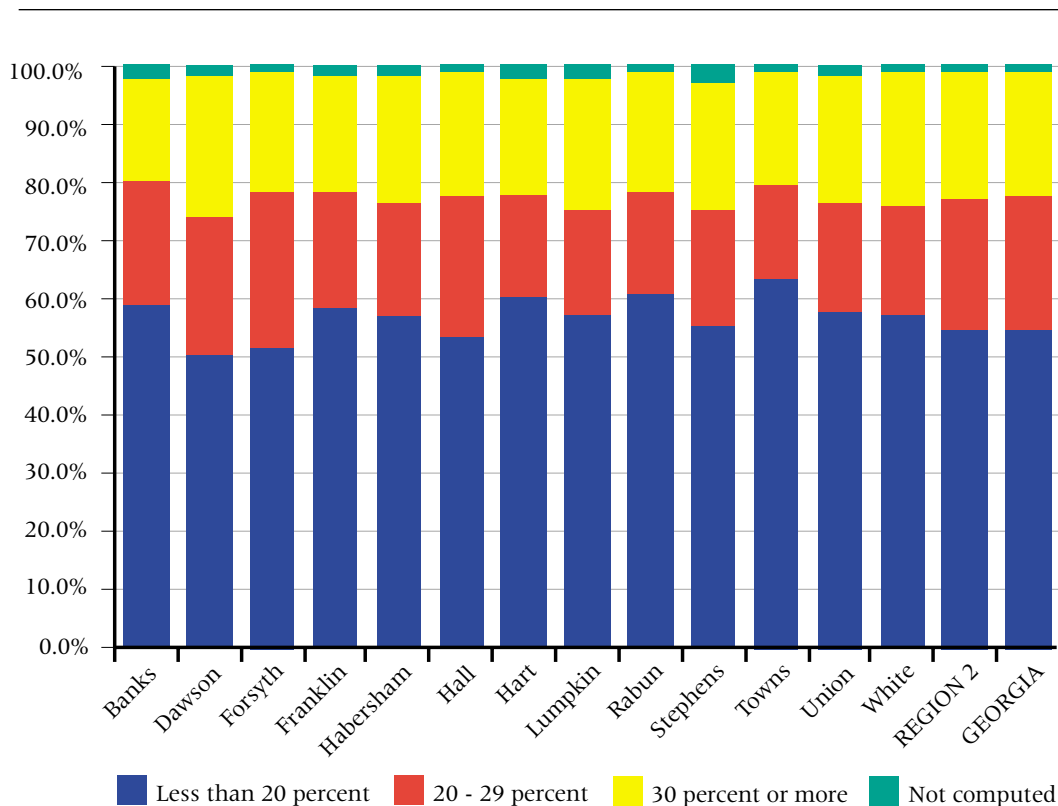
**TABLE IV.5 - SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE
HOUSEHOLD INCOME, 1989-1999.**

	Region 2			Georgia		
	1999		1989-1999	1999		1989-1999
	No.	%	% change	No.	%	% change
Specified owner-occupied units	93,914	100.0	81.6	1,596,408	100.0	38.4
Less than 15 percent	35,077	37.4	NA	581,615	36.4	NA
15 to 19 percent ¹	16,608	17.7	70.8	293,480	18.4	36.7
20 to 24 percent	13,029	13.9	92.3	225,005	14.1	32.3
25 to 29 percent	8,301	8.8	76.7	147,360	9.2	30.3
30 percent or more	20,078	21.4	107.0	334,881	21.0	50.8
Not computed	821	0.9	199.6	14,067	0.9	80.0

Source: Census 2000 SF 3, DP4; Census 1990 STF 3, DP5.

¹The category for the percent change from 1990 to 2000 is "less than 20 percent".

**FIGURE IV.1 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



Source: Census 2000 SF3, DP4.

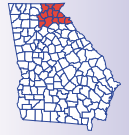


TABLE IV.6 - SPECIFIED OWNER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING BY COUNTY, 1999.

	No. of specified owner-occupied units ¹	Less than 20 percent	20 - 29 percent	30 percent or more
Banks	1,750	60.6	21.3	18.2
Dawson*	3,338	51.1	23.9	25.0
Forsyth*	26,178	51.8	27.1	21.2
Franklin	2,926	59.6	20.0	20.4
Habersham	6,647	58.1	19.5	22.3
Hall*	26,126	54.2	24.5	21.3
Hart	4,328	61.6	17.6	20.8
Lumpkin	3,273	58.2	18.4	23.4
Rabun	3,319	61.9	17.0	21.2
Stephens	4,822	57.0	20.1	22.9
Towns	2,354	63.9	16.7	19.3
Union	3,989	59.1	18.8	22.1
White	4,043	58.1	18.6	23.4
REGION 2	93,093	55.5	22.9	21.6
GEORGIA	1,582,341	55.3	23.5	21.2

Source: Census 2000 SF 3, DP4.

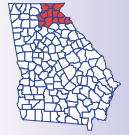
* County is part of a MSA.

¹ Total does not include those for which this was not computed.

RENTER-OCCUPIED UNITS

Data:

- ◆ The housing wage rate is the hourly wage rate a worker must earn to afford the Fair Market Rent (FMR), working 40 hours per week. It is used to measure the wage-rent disparity of households.
- ◆ The FMR is a gross rent estimate, including utilities, set by the U.S. Department of Housing and Urban Development to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. The rent estimate varies by geographic location to account for differences in local housing markets. The FMR is the dollar amount below which 40% of the standard-quality rental housing units are rented.
- ◆ One measure of affordability is the percentage of gross income paid for gross rent. This is known as the housing cost burden. A household can “afford” the FMR if it is less than 30% of their gross income. If the amount a household pays for gross rent is greater than 30% of their gross income they are said to be cost burdened. Households are said to be severely cost burdened if they pay greater than 50% of their gross income for rent. (This is only calculated for renter-occupied units in the Census data.)
- ◆ Units for which no cash rent was paid and units occupied by households that reported no income or a net loss in 1999 comprised the not computed category.
- ◆ The definitions of gross rent, contract rent, and specified renter-occupied units are in the “Cost, value, and sales price of housing” section.



Analysis:

- ◆ In 2001, one needed an income of \$17,833 to afford a two-bedroom apartment at the average FMR in counties outside the Atlanta MSA (defined as the 2000 MSA counties) in Region 2. This translates into an hourly housing wage of \$8.57, which was 166.5% of the federal minimum wage. The housing wage increased by 2.6% between 2000 and 2001. (Table AIV.7, Figure IV.2)
- ◆ The housing wage in the Atlanta MSA (defined as the 2000 MSA counties), \$16.88, was the highest not only in Region 2, but statewide. This represented a 10.44% increase from 2000 to 2001. The two-bedroom FMR for counties in the Atlanta MSA was \$878 a month. With a minimum wage job, a worker needed to work 131 hours a week to afford the FMR in the Atlanta MSA. (Figure IV.2, Table AIV.7)
- ◆ Although almost one in three renter households in Region 2 (31.5%) spent more than 30% of their income for housing expenditures in 1999, renters fared better in Region 2 than in the state as a whole (35.4%). (Table IV.7, Figure IV.3, Table IV.8)
- ◆ About 14% of renter households in Region 2 had a severe cost burden in 1999. Nearly 17% of all renter-occupied households in the state experienced a severe cost burden. (Table IV.7, Figure IV.3, Table IV.8)
- ◆ Compared to 1989, 37.9% more renters in Region 2 were cost burdened, but the fastest growing group among renters (49.0%) was those with a rent-to-income ratio of less than 20%. (Table IV.7)
- ◆ The prevalence of cost burdened households among Black renters in Region 2 (39.4%) was greater than for all renters in the region (31.5%), but slightly below the percent of Blacks in the state who were cost-burdened (40.2%). (Table AIV.8)
- ◆ Renters in five Region 2 counties (Dawson, Hall, Lumpkin, Towns, and Union) were more likely to be severely cost burdened than in the rest of the region. Renters in Towns County were the most likely to be severely cost burdened (17.4%) in the region and more apt than renters statewide to be cost burdened. (Table IV.8, Figure IV.3)
- ◆ As expected, renters with an annual income less than \$35,000 were more likely to be cost burdened than those in upper income categories in Region 2 and in the state. (Table AIV.9)

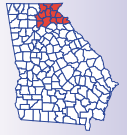
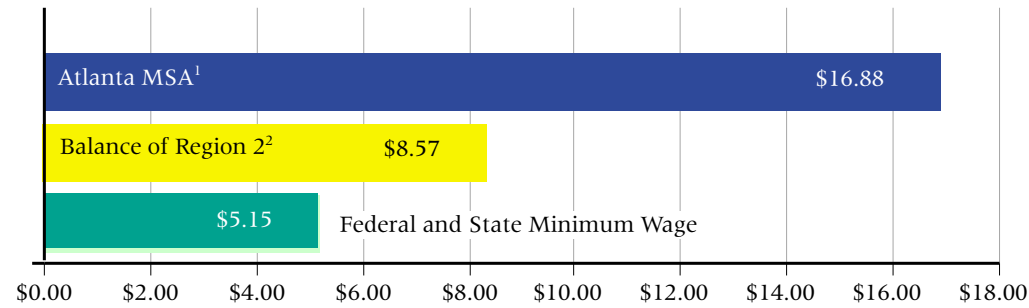


FIGURE IV.2 - HOUSING WAGE RATE, 2001.



Source: National Low Income Housing Coalition, Out of Reach September 2001.

This report uses the 2000 MSA classifications.

¹ The Atlanta MSA is defined as Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, and Walton Counties.

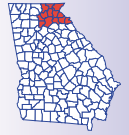
² This includes Banks, Dawson, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White Counties.

TABLE IV.7 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT OF INCOME SPENT ON HOUSING, 1989-1999.

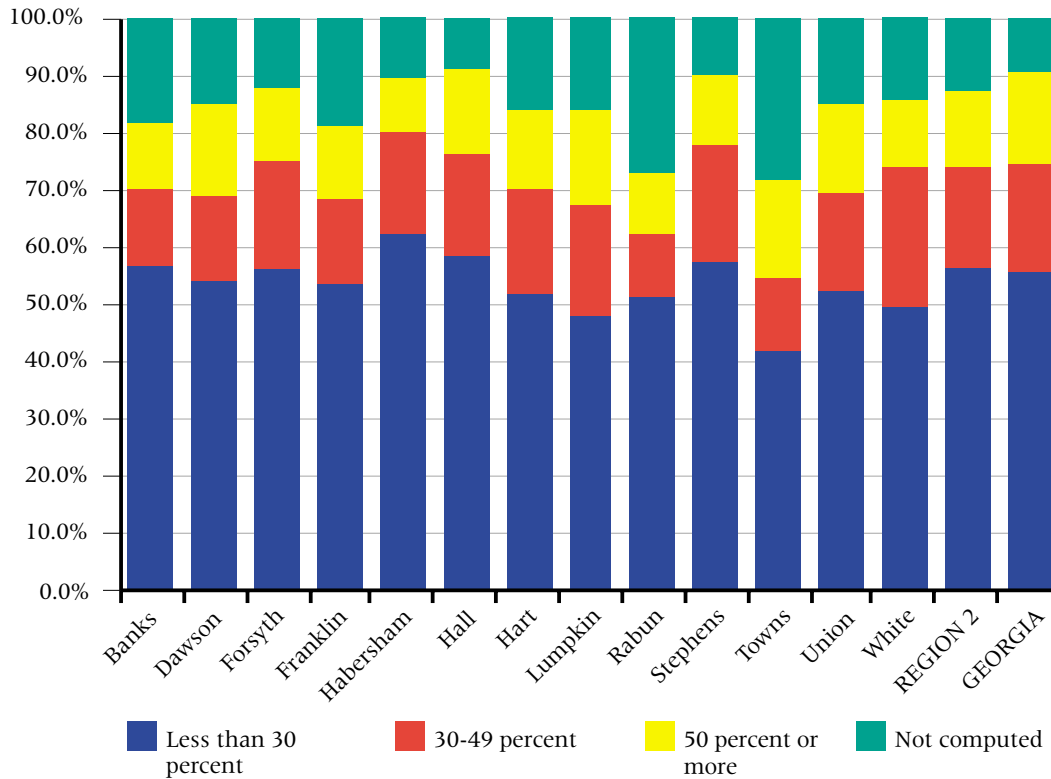
	Region 2			Georgia		
	1999	1989-1999	% change	1999	1989-1999	% change
	No.	%		No.	%	
Specified renter-occupied units	34,670	100.0	42.0	964,446	100.0	19.3
Less than 15 percent	7,004	20.2	NA	177,210	18.4	NA
15 to 19 percent ¹	4,865	14.0	49.0	140,798	14.6	29.2
20 to 24 percent	4,336	12.5	34.2	123,890	12.8	6.9
25 to 29 percent	3,356	9.7	35.5	97,915	10.2	5.7
30 percent or more	10,927	31.5	37.9	341,484	35.4	14.2
50 percent or more	4,723	13.6	NA	158,922	16.5	NA
Not computed	4,182	12.1	48.3	83,149	8.6	51.6

Source: Census 2000 SF 3, DP4, QT H13; Census 1990 STF 3, DP-5.

¹The category for the percent change 1989-1999 is less than 20 percent.



**FIGURE IV.3 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**



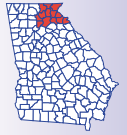
Source: Census 2000 SF3, DP4.

**TABLE IV.8 - SPECIFIED RENTER-OCCUPIED UNITS BY PERCENT
OF INCOME SPENT ON HOUSING BY COUNTY, 1999.**

	No. of specified renter-occupied units	Less than 30 percent	30 - 49 percent	50 percent or more	Not computed
Banks	905	57.1	13.6	11.3	18.0
Dawson*	1,066	54.2	15.3	16.0	14.4
Forsyth*	3,956	56.8	19.0	12.8	11.4
Franklin	1,498	54.1	15.1	12.3	18.6
Habersham	3,029	63.0	17.4	9.7	9.9
Hall*	13,478	58.7	17.9	14.9	8.6
Hart	1,685	52.0	18.7	13.5	15.8
Lumpkin	1,942	48.6	19.1	16.6	15.8
Rabun	1,233	51.5	11.4	10.3	26.8
Stephens	2,669	57.5	20.6	12.5	9.3
Towns	539	42.3	12.6	17.4	27.6
Union	1,182	52.8	17.2	15.4	14.6
White	1,488	50.1	24.1	11.8	14.0
REGION 2	34,670	56.4	17.9	13.6	12.1
GEORGIA	964,446	56.0	18.9	16.5	8.6

Source: Census 2000 SF 3, DP4, QT H13.

* County is part of a MSA. Type of Housing and Physical Condition



TYPE OF HOUSING AND PHYSICAL CONDITION

OCCUPIED AND VACANT HOUSING UNITS

Issue: An accurate assessment of the housing inventory is the starting point in evaluating whether the existing stock can adequately provide for the current and future housing needs of a community. The vacancy rate, as well as the condition of the housing stock, are important indicators of the health of the housing market. A high vacancy rate can indicate a loss of residents and an excess supply of housing in the region. Units are “vacant,” however, for many reasons. For instance, seasonal and migrant housing units are classified as vacant since they are not occupied full-time year round. A relatively high number of seasonal units may affect the local community if temporary residents feel less attachment to the community than permanent residents. Boarded up and permanently abandoned units are a blight to a region. Awareness of such a problem is at best due to antidotal evidence since data regarding abandoned units are generally not available.

Data:

- ◆ A housing unit is defined as a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.
- ◆ A housing unit is vacant if no one was living in it at the time of Census enumeration, unless the occupants are only temporarily absent. Housing units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements. Units posted with a sign that they are condemned or they are to be demolished are also not included.
- ◆ Units temporarily occupied entirely by people who have a usual residence elsewhere at the time of enumeration are also classified as vacant, for seasonal use. Seasonal, recreational, or occasional use units are vacant or intended for use only in certain seasons, for weekends, or other occasional use throughout the year. This includes units for summer or winter sports or recreation, such as beach cottages and hunting cabins, in addition to quarters for workers such as herders and loggers.
- ◆ Units for migrant workers include vacant units intended for occupancy by migrant workers employed in farm work during the crop season. Farm work does not include work in a cannery, a freezer plant, or a food processing plant.
- ◆ Other vacant units are those that do not fall into any of the alternative categories. These include units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.
- ◆ The homeowner vacancy rate (rental vacancy rate) is the proportion of the homeowner (rental) housing inventory which is vacant and for sale. It is calculated as the number of vacant units for sale (for rent) divided by the sum of the number of



vacant units for sale (for rent) and the number of owner-occupied (renter-occupied) units.

Analysis:

- ◆ Vacant housing units represented a larger proportion of total housing units in Region 2 than in the state of Georgia in 2000 (13.1% and 8.4%, respectively). While the number of vacant units increased only slightly (1.3%) from 1990 to 2000 in the state, the growth rate of vacant units in Region 2 was 20%. (Table V.1)
- ◆ More than one-half of the vacant units (51.9%) in Region 2 were for seasonal, recreational, or occasional use; this is remarkably higher than the percentage for the state (18.2). Compared to the state, Region 2 had a much lower percentage of vacant units for rent (31.6% and 11.7%, respectively), and roughly the same proportion of vacant units for sale (14.0% and 11.0%). (Table V.1, Figure V.1, Table V.2)
- ◆ During the 1990's units for seasonal, recreational, or occasional use increased by nearly 50% in Georgia and about 20% in Region 2. "Other" vacant units increased by more than 20% in Georgia and by more 30% in Region 2 while vacant units for migrants increased by about 50%. The number of vacant units for rent declined. (Table V.1)
- ◆ More than 70% of the vacant units in Dawson, Rabun, Towns, and Union Counties were for seasonal use in 2000. In fact, the percentage of vacant units for seasonal use in Rabun County was the highest in the state (78.2%). Nearly 40% of vacant units in Banks County were classified as "other," while less than 10% of those in Dawson County, the lowest percentage in the state, were categorized this way. (Table V.2, Figure V.1)

TABLE V.1 - OCCUPIED AND VACANT UNITS, 1990-2000.

	Region 2			Georgia		
	2000		90-00	2000		90-00
	No.	%	% change	No.	%	% change
Total housing units	191,432	100.0	43.4	3,281,737	100.0	24.4
Occupied units	166,287	86.9	47.7	3,006,369	91.6	27.0
Vacant units	25,145	13.1	20.2	275,368	8.4	1.3
<u>Vacant units</u>	25,145	100.0		275,368	100.0	
For rent	2,931	11.7	-8.7	86,905	31.6	-24.5
For sale only	2,774	11.0	24.4	38,440	14.0	-1.0
Rented or sold, not occupied	1,270	11.0	36.3	20,353	7.4	1.7
For seasonal, recreational, or occ. use	13,047	51.9	21.1	50,064	18.2	48.8
For migrant workers	15	0.1	51.6	969	0.4	57.1
Other vacant	5,108	20.3	36.8	78,637	28.6	23.6

Source: Census 2000 SF 1, DP1, H5; Census 1990 STF 1, H002, H005.

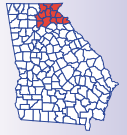
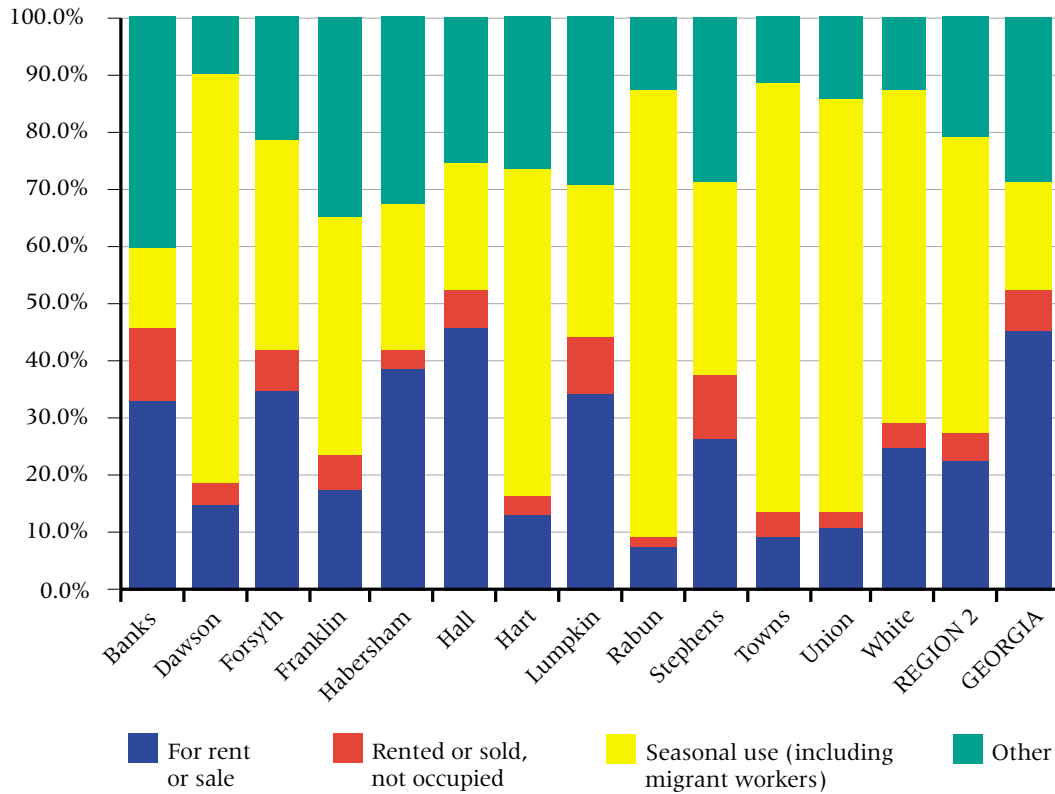


FIGURE V.1 - VACANT UNITS BY TYPE BY COUNTY, 2000.



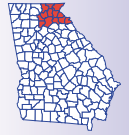
Source: Census 2000 SF1, DP1, H5.

TABLE V.2 - PERCENT OF VACANT UNITS BY TYPE BY COUNTY, 2000.

	No. of vacant units	For rent or sale	Rented or sold, not occupied	For seasonal use including migrant	Other
Banks	444	33.3	12.6	14.2	39.9
Dawson*	1,094	15.2	3.5	71.8	9.6
Forsyth*	1,940	35.1	7.0	36.9	21.0
Franklin	1,415	17.5	6.6	41.3	34.6
Habersham	1,375	38.8	3.6	25.4	32.2
Hall*	3,665	45.9	7.1	22.2	24.9
Hart	2,005	13.5	3.1	57.3	26.1
Lumpkin	726	34.6	9.6	27.0	28.8
Rabun	3,931	7.8	1.5	78.2	12.5
Stephens	1,701	26.6	11.3	33.5	28.6
Towns	2,284	9.5	4.3	75.0	11.2
Union	2,842	11.4	2.8	71.9	14.0
White	1,723	24.7	4.5	58.4	12.3
REGION 2	25,145	22.7	5.1	51.9	20.3
GEORGIA	275,368	45.5	7.4	18.5	28.6

Source: Census 2000 SF 1, H5.

* County is part of a MSA.



TYPE AND AGE OF HOUSING UNITS

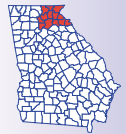
Issue: In general, housing units are classified as single-family (one-unit, detached or attached), multi-family, or mobile/manufactured housing. An examination of the distribution of housing by type can help identify a region's over or under reliance on particular housing types. Families and individuals value having a choice of housing types. While a single-family unit may be the ideal housing choice for some, others prefer the services typically associated with living in multi-family housing. Traditionally, individuals and families at both ends of the life span have chosen multi-family housing. Since housing units deteriorate with age, age is sometimes used as a sign of the condition or quality of housing. In particular, housing units greater than 40 years old are often in need of major repairs.

At approximately one-half the construction cost per square foot of conventionally site-built homes, mobile/manufactured housing is quite popular. It represents an important housing option for low-income households and is the primary form of unsubsidized affordable housing in the country. The resale value of such homes is of concern, however, because the value of a mobile/manufactured home not affixed to its own site usually will depreciate rapidly. On the other hand, a mobile/manufactured home that is permanently attached to a site most likely will appreciate in value, although at a slower rate than a site-built house. Some communities ask whether tax revenues collected from mobile/manufactured homes are sufficient to cover the costs of public services (for example, schools and police and fire protection) provided to the residents of mobile/manufactured homes.

The Mobile Home Construction and Safety Standards Act, commonly called the "HUD Code," enacted in 1976 (revised in 1981) provides regional structural requirements for mobile/manufactured homes. Mobile homes built before 1976 are most likely unfit for habitation (Genz, 2001). The Census uses the term mobile home. The respondent determines whether to describe his/her residence as a mobile home since the term is not defined.

Data:

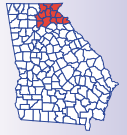
- ♦ A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof.
- ♦ A one-unit detached house is a one-unit structure detached from any other house with open spaces on all sides. This includes mobile homes to which one or more permanent rooms have been added or built.
- ♦ One-unit attached housing is a one-unit structure that has one or more walls that extend from ground to roof separating it from adjoining structures. This includes one-unit housing that is joined horizontally to another house such as row houses or townhouses or to a nonresidential structure. One-unit detached and one-unit attached are both single-family units.



- ◆ Units in structures containing two or more units are classified according to the number of units per structure (multi-family).
- ◆ Mobile homes used only for business purposes or for extra sleeping space and those for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.
- ◆ The "mobile home or trailer" category in the 1990 census was changed to "mobile home" in 2000 and the "other" category was changed to "Boat, RV, van, etc."
- ◆ The "units in structure" question, which provides the information on the type of housing unit, was asked on a 100-percent basis in 1990 whereas it was asked on a sample basis in 2000.
- ◆ A condominium is not a housing type but rather a description of ownership. Most are units within a multi-family structure.

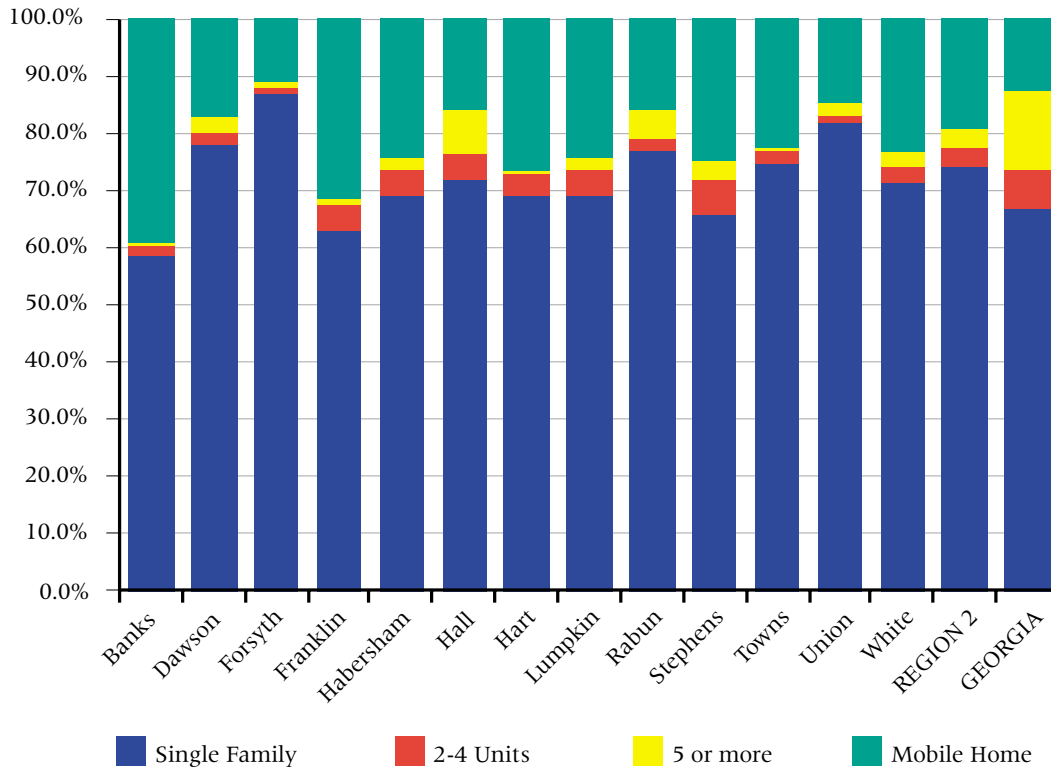
Analysis:

- ◆ Single-family housing units dominated as the most common type of housing in Region 2 and the state (74.4% and 67.2%, respectively). Region 2 had the largest percentage of single-family units and the smallest percentage of housing with two to four units in the state. Compared to the state, Region 2 had a greater percentage of mobile homes and a smaller proportion of multi-family units. (Table V.3, Figure V.2, Table AV.1)
- ◆ More than 80% of the housing units in Forsyth and Union Counties were single family in 2000, while more than 30% of units in Banks and Franklin Counties were mobile homes. The highest proportion of two to four unit and five or more unit housing in the region were in Stephens and Hall Counties, respectively. (Table V.3, Figure V.2)
- ◆ Over the past decade, the percentage increase in total housing units was greater in Region 2 (43.4%) than the state average (24.4%); in fact, this is the largest increase in housing units among all regions. The number of housing units in Region 2 increased at a rate slightly lower than the growth in households (47.7%). (Table AV.1, Table II.7)
- ◆ Within Region 2, single family units and multi-family units in buildings with 20 or more units increased at a faster rate than the average for all housing units, whereas multi-family housing with less than 20 units and mobile homes increased at a slower rate. (Table AV.1)
- ◆ Region 2 had the greatest percentage of housing units built in the 1990's (about 40%) in the state and the lowest percentage of units built before 1960 (14%). (Table V.4, Table AV.3, Figure V.3)
- ◆ More than 60% of the housing units in Forsyth County in 2000 were built within the last 10 years, the largest percentage among all counties in the state. Every county in Region 2 had a larger proportion of units less than 10 years old than the state, except



Stephens County (20%). Stephens County had the largest percentage of homes at least 40 years old in the region. Franklin and Habersham Counties also had a larger percentage of units 40 years old or older than the region and the state. (Figure V.3, Table V.4)

FIGURE V.2 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

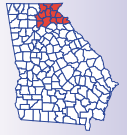


TABLE V.3 - PERCENT OF HOUSING UNITS BY TYPE BY COUNTY, 2000.

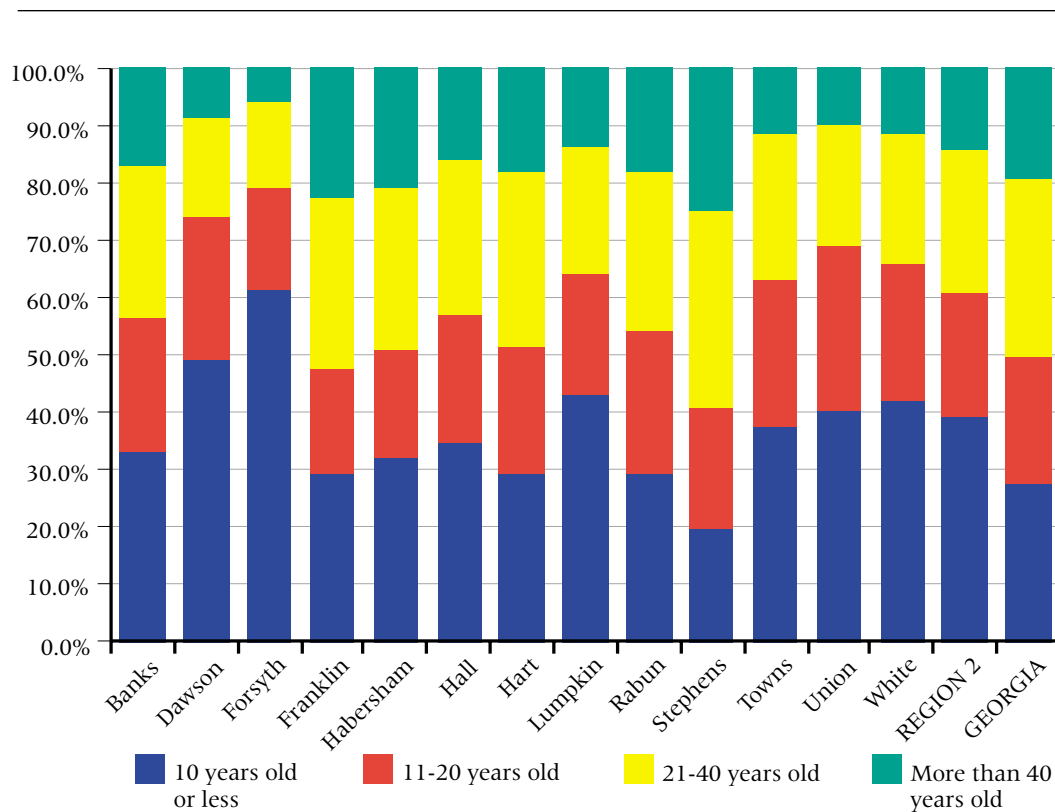
	No. of housing units ¹	Single family	2 to 4 units	5 or more units	Mobile homes
Banks	5,796	59.1	1.5	0.4	39.0
Dawson*	7,148	78.3	2.2	2.8	16.6
Forsyth*	36,487	87.5	0.9	1.2	10.3
Franklin	9,275	63.3	4.7	0.9	31.1
Habersham	14,610	69.3	4.6	2.3	23.8
Hall*	51,027	72.0	4.8	7.6	15.6
Hart	11,020	69.6	3.7	0.8	25.9
Lumpkin	8,235	69.3	4.5	2.5	23.7
Rabun	10,161	77.0	2.4	4.8	15.8
Stephens	11,636	66.0	6.5	3.2	24.3
Towns	6,199	75.1	2.0	0.7	22.1
Union	9,711	82.0	0.8	3.0	14.2
White	9,373	71.9	2.8	2.4	22.9
REGION 2	190,678	74.4	3.3	3.5	18.7
GEORGIA	3,277,424	67.2	6.8	14.0	12.1

Source: Census 2000 SF 3, DP4.

* County is part of a MSA.

¹ Total of housing units without "Boat, RV, van, etc." category.

FIGURE V.3 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.



Source: Census 2000 SF3, DP4.

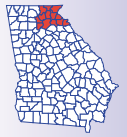
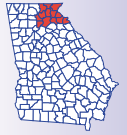


TABLE V.4 - PERCENT OF HOUSING UNITS BY AGE BY COUNTY, 2000.

	No. of housing units	10 years or less	11- 20 years	21-40 years	More than 40 years
Banks	5,808	33.4	23.6	26.3	16.8
Dawson*	7,163	49.4	25.0	17.2	8.4
Forsyth*	36,505	61.5	18.1	15.0	5.5
Franklin	9,303	29.2	18.7	29.8	22.3
Habersham	14,634	32.0	19.3	28.0	20.7
Hall*	51,046	34.9	22.2	27.3	15.5
Hart	11,111	29.3	22.6	30.3	17.8
Lumpkin	8,263	43.5	20.8	22.3	13.5
Rabun	10,210	29.3	25.3	27.8	17.6
Stephens	11,652	20.0	20.8	34.9	24.3
Towns	6,282	37.7	25.7	25.6	11.0
Union	10,001	40.8	28.7	20.9	9.5
White	9,454	42.2	24.0	22.6	11.1
REGION 2	191,432	39.6	21.8	24.6	14.1
GEORGIA	3,281,737	27.9	22.0	31.2	18.9

Source: Census 2000 SF 3, DP 4.

* County is part of a MSA

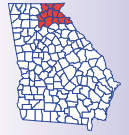


PHYSICAL CHARACTERISTICS AND QUALITY OF HOUSING UNITS

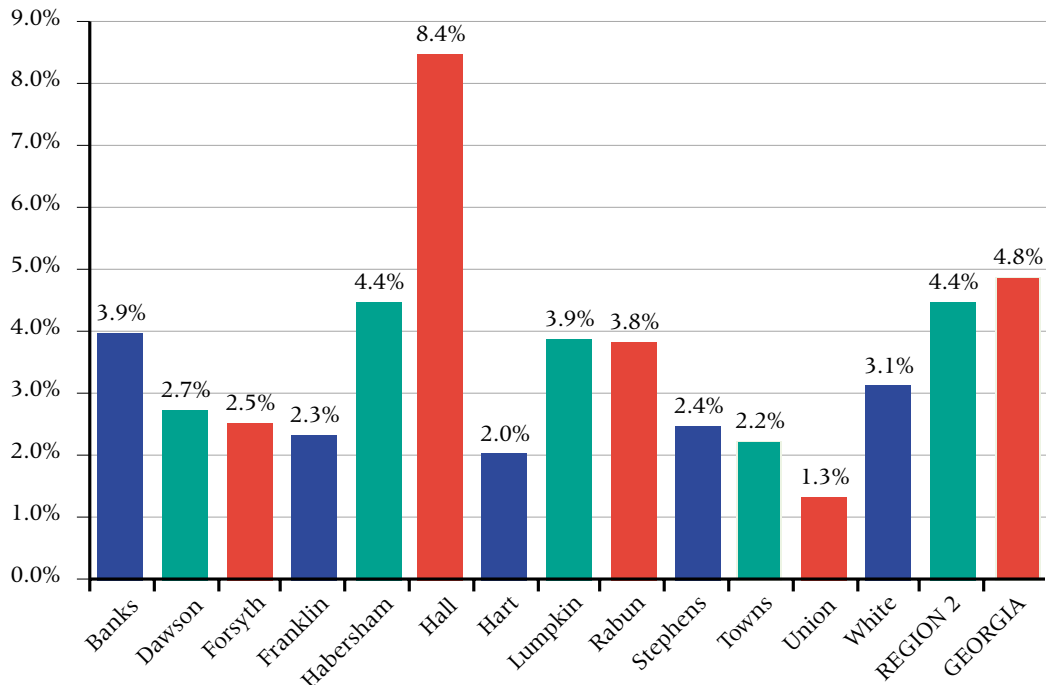
Issue: A more detailed description of housing units involves the number of rooms and bedrooms, the type of heating fuel used, the kitchen and plumbing facilities, and the overall structural integrity. An important quality of housing issue is the degree of overcrowding, usually signaled by more than one person per room. Overcrowding may not always result from the lack of means to live elsewhere, but may be due to cultural differences in preferences. Other measures of poor housing quality include lacking basic plumbing and kitchen facilities, in addition to major structural deficiencies such as a leaky roof or cracked walls. Inadequate or substandard housing is often correlated with health and safety problems. Physical characteristics of housing, such as the number of bedrooms, are also useful in determining the existence of appropriate units for households of different compositions and size in the region.

Data:

- ◆ Overcrowding is generally defined as more than one person per room.
- ◆ A room includes living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodgers' rooms. Strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage are not considered rooms. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.
- ◆ Selected housing conditions may be physical and/or monetary and are defined for owner- and renter-occupied housing units as having at least one of the following conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, selected monthly owner (gross rent) costs as a percentage of household income in 1999 greater than 30%.
- ◆ A unit has complete kitchen facilities when it has all of the following: a sink with piped water; a range, or cook top and oven; and a refrigerator (not an ice box). All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete kitchen facilities if any of the three facilities is not present.
- ◆ Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All facilities must be located in the unit, but not necessarily in the same room. A unit is classified as lacking complete plumbing if any of the three facilities is not present.



**FIGURE V.4 - PERCENT OF OCCUPIED UNITS
THAT ARE OVERCROWDED BY COUNTY, 2000.**

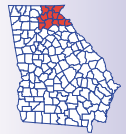


Source: Census 2000 SF3, DP4.

TABLE V.5 - OVERCROWDED UNITS BY RACE, ETHNICITY, AND TENURE, 2000.

	Region 2			Georgia		
	Total	Over-crowded	% of total	Total	Over-crowded	% of total
Total occupied units	166,287	7,384	4.4	3,006,369	145,235	4.8
Owner	130,235	3,156	2.4	2,029,293	49,715	2.4
Renter	36,052	4,228	11.7	977,076	95,520	9.8
White	152,637	4,587	3.0	2,069,180	47,560	2.3
Black	7,390	530	7.2	802,456	66,509	8.3
Asian	1,055	295	28.0	49,630	8,734	17.6
Other races	3,811	1,773	46.5	51,513	18,447	35.8
Two or more	1,394	199	14.3	33,590	3,985	11.9
Hispanic	7,512	3,832	51.0	99,026	35,688	36.0

Source: Census 2000 SF 3, HCT29A-H (Race), H20 (tenure).



SUBSIDIZED RENTAL HOUSING UNITS

Issue: Subsidized rental housing units are available to aid low-income households in renting decent, safe, and affordable housing. A complete inventory of all subsidized housing units in Georgia does not exist and is virtually impossible to compile given the numerous agencies and the overlap in assistance from various programs. Therefore, data on the most widely used programs are used to provide a general indication of the prevalence of subsidized housing in the region. The three main rental assistance programs currently in place for subsidizing low-income households are: conventional Public Housing (created by the U.S. Housing Act of 1937), Section 8 tenant-based assistance, which includes both the certificate and voucher programs (enacted by the Housing and Community Development Act of 1974), and the Low-Income Housing Tax Credit (LIHTC) (initially established by the Tax Reform of 1986).

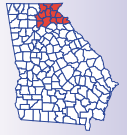
Public Housing and Section 8 are housing subsidies provided by HUD, in which households pay no more than 30% of their income for rent. Whereas conventional Public Housing is publicly owned, Section 8 provides assistance for households to rent units in the existing stock of privately owned housing. Operational through the U.S. tax code, the LIHTC provides 10-year tax credits to developers of rental housing provided that the units are affordable to low-income households for 15 years.

Data:

- ◆ Number of LIHTC units are those placed in service.
- ◆ Public housing is conventional public housing operated by local public housing authorities and subsidized by HUD. These are units located in a public housing project offered to low-income households to rent at below market rate. Households generally pay 30% of their income for rent.
- ◆ The Section 8 voucher and certificate programs provide assistance to households to rent units in the existing stock of privately owned housing at FMR. Data regarding Section 8 vouchers and certificates are not provided since, unlike public housing units and units built with the LIHTC, they are not region specific. It is not known whether a household obtaining a Section 8 voucher in one region is residing in that region; therefore, data are not reported here.

Analysis:

- ◆ In 2002, there were about 50,000 public housing units in the state of Georgia and 1,971 in Region 2; this represents about 6.4 and 4.3 units per 1,000 population, respectively. The majority of units within the region were located in Stephens County (750, almost 40%); representing almost 30 units per 1,000 residents. Franklin, Hart, and Rabun Counties also had a higher ratio of units to population than the region and the state. There were no public housing units in Banks, Dawson, Habersham, Towns, Union, and White Counties. (Table V.6)



- ♦ From 1987 to 2002 there have been more than 800 properties, consisting of about 66,000 low-income units, built in Georgia with the LIHTC. In Region 2, there have been 31 LIHTC properties built with 1,660 low-income units; more than 50% of the units are located in Hall County. As of 2002 there have been no LIHTC properties built in Habersham or Stephens Counties. (Table V.6)

TABLE V.6 - NUMBER OF LOW-RENT UNITS BY COUNTY, 2002.

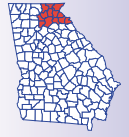
	Public Housing		LIHTC ¹	
	Units	Units per 1,000 pop. ²	Properties	Units
Banks	0	0.00	1	18
Dawson*	0	0.00	2	16
Forsyth*	52	0.53	3	224
Franklin	362	17.85	3	73
Habersham	0	0.00	0	0
Hall*	495	3.55	9	882
Hart	184	8.00	3	78
Lumpkin	30	1.43	2	85
Rabun	98	6.51	2	100
Stephens	750	29.49	0	0
Towns	0	0.00	1	25
Union	0	0.00	3	105
White	0	0.00	2	54
REGION 2	1,971	4.33	31	1,660
GEORGIA	52,238	6.38	841	66,137

Source: HUDUSER Assisted Housing: National and Local database (HA Profiles), Public Housing units. Georgia Department of Community Affairs, Housing Finance Division, LIHTC properties and units.

¹ Properties and units put in service from 1987 to 2002.

² 2000 County population.

* County is part of a MSA.



HOUSING CONSTRUCTION

NEW HOME CONSTRUCTION: SINGLE-FAMILY AND MULTI-FAMILY BUILDING PERMITS

Issue: New home construction is the main component of the increase in the supply of single-family stick-built and multi-family housing in any given year. The supply of housing also increases when previously vacant units are occupied and the housing stock is remodeled and renovated. An increase in dilapidated units and demolitions decreases the housing stock. An upsurge in home building activity is a signal that the existing stock is not sufficient. The unmet housing demand may be attributed to the wrong mix of housing types or price range or simply not enough available units.

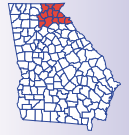
The volume of housing construction is not only an indication of the local housing market strength, but is also an excellent indicator of the overall health of the region's current economy. Building permit data are especially useful in years between the decennial censuses for this reason. An increase in housing construction has a major impact on the local economy since it leads to an increase in jobs as well as an increase in the demand for household items and other consumer goods. New home construction also leads to increased local property tax revenue as well as an increased demand for county services and on the water, sewer, and transportation infrastructure.

Data:

- ♦ Residential building permit data are collected from individual permit offices by the U.S. Census Construction division. Most of the individual permit offices are municipalities; the remainder are counties or townships.
- ♦ A building permit may not be required in all parts of some counties. For instance, residents in Trenton, a municipality in Dade County, are the only residents in that county who are required to have a building permit. Counties in which building permits are not required throughout are referred to as "partial data" counties in Table VI.1, Table AIV.1, and Table AIV.2 as well as the analysis. The data likely underreport the number of single-family and multi-family housing units built in those counties and thus in the region. Counties in which building permits are required throughout are referred to as "complete data" counties.
- ♦ The average single-family permit value was calculated as the aggregate single-family permit value divided by the number of single-family permits issued. The reliability of this figure increases with an increase in the number of permits, since any one value can skew the average, when the number of permits is small. The permit value does not include lot price or builder profit.

Analysis:

- ♦ There were 6,757 single-family housing permits issued in Region 2 in 2001 with an average value of \$117,466. The average building cost of a new single-family home for



which a building permit was issued was greater in Region 2 than the state (\$115,561). (Table VI.1)

- ◆ Forsyth (25.8) and Towns (25.1) Counties issued the greatest number of single family building permits per 1,000 residents in the region while four counties issued fewer than 10 permits per 1,000 residents. The ratio for Towns County is especially noteworthy since it is only “partial data” and, therefore, may underestimate the actual number of units constructed. The region issued more single family permits per 1,000 residents (14.8) than the state (8.7). (Table VI.1)
- ◆ In absolute terms, Forsyth and Hall Counties issued the greatest number of single family permits. Among counties for which we have complete data, only Stephens County issued fewer permits per 1,000 population (3.8) than the regional average (14.8). (Table VI.1)
- ◆ The average value of single-family permits exceeded the regional average in five counties; the highest was in Dawson County (\$153,596) followed by Lumpkin (\$136,372) and Hall (\$121,108) Counties. The lowest construction cost in Region 2 was in Rabun County (\$67,691). The average value of single-family permits in Forsyth County, which issued the most permits, was about the same as the regional average. (Table VI.1)
- ◆ Region 2 issued permits for fewer units in multi-family buildings per 1,000 residents (0.4) than the state (2.6). Rabun County (1.0) and Habersham County (1.1) issued permits for the greatest number of units in multi-family buildings per resident. In absolute terms, Hall County issued permits for the greatest number (88 units); this is more than one-half of the region’s total. Seven counties in the region did not issue any multi-family building permits. (Table VI.1)
- ◆ The number of single-family building permits in Region 2 increased each year from 1997 to 1999 and decreased after 1999. The majority of single-family permits in Region 2 each year from 1997 to 2001 were issued in Forsyth County, whereas Hall County issued the majority of the multi-family permits. (Table AVI.1, Table AVI.2)

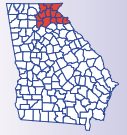


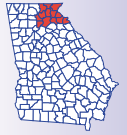
TABLE VI.1 - BUILDING PERMITS ISSUED FOR NEW PRIVATELY-OWNED SINGLE-FAMILY (SF) AND MULTI-FAMILY (MF) HOUSING UNITS BY COUNTY, 2001.

	Avg. value	No. of Units			No. of Units		
	of SF	SF	MF	Total	SF	MF	Total
Complete data counties							
Dawson*	\$153,596	380	0	380	23.8	0.0	23.8
Forsyth*	117,744	2,539	0	2,539	25.8	0.0	25.8
Lumpkin	136,372	310	10	320	14.8	0.5	15.2
Rabun	67,691	293	15	308	19.5	1.0	20.5
Stephens	112,797	96	2	98	3.8	0.1	3.9
Union	115,242	421	0	421	24.4	0.0	24.4
White	113,592	356	7	363	17.8	0.4	18.2
Partial data counties							
Banks	\$97,338	115	0	115	8.0	0.0	8.0
Franklin	86,909	25	0	25	1.2	0.0	1.2
Habersham	102,746	366	41	407	10.2	1.1	11.3
Hall*	121,108	1,611	88	1,699	11.6	0.6	12.2
Hart	120,100	11	0	11	0.5	0.0	0.5
Towns	115,852	234	0	234	25.1	0.0	25.1
REGION 2	\$117,466	6,757	163	6,9200	14.8	0.4	15.2
GEORGIA	\$115,561	71,531	21,528	93,059	8.7	2.6	11.4

Source: Prepared by the Selig Center for Economic Growth, based on Bureau of the Census, Construction Statistics Division: Housing Units Authorized by Building Permits (C-40).

¹ 2000 County population.

* County is part of a MSA.



MOBILE/MANUFACTURED HOUSING PLACEMENTS

Issue: Regional mobile/manufactured housing placements in any given year increases the supply of this housing type, while an increase in mobile/manufactured housing units that are no longer fit for habitation has a depressing effect. There are several reasons for the increased popularity of mobile/manufactured homes; a primary one is cost. Mobile/manufactured housing is substantially less expensive to produce and easier to finance. For these reasons, mobile/manufactured housing can be an excellent alternative housing option. Depending on local government tax policies, an increase in mobile/manufactured homes, however, may lead to lower local tax revenues if the county does not tax mobile/manufactured housing as it does site-built units.

Data:

- ◆ Mobile/manufactured home placements are the number of units placed by county and represent the final destination of the unit, the county in which the homebuyer will reside.
- ◆ All placements are HUD code residential units and do not include mobile/manufactured homes used as offices at construction sites, as classrooms on school campuses, or for other nonresidential purposes.
- ◆ Single-section mobile/manufactured housing includes single-, sixteen- and extra-wide units.
- ◆ It is not known if the units are occupied as a year-round residence, as many single-section units may be used as seasonal homes.

Analysis:

- ◆ In 2001 there were 2.05 manufactured housing units per 1,000 population placed in counties within Region 2; this is more than the ratio of placements to population for the state (1.15). Forsyth County had the lowest ratio of placements to population in the region (less than one), while Stephens and White Counties had the highest ratios (more than four). (Table VI.2)
- ◆ Compared to the proportion of placements sent statewide, Region 2 had a slightly larger percentage of single-section units than the state (27.3% and 25.7%, respectively). Almost 40% of manufactured housing units placed in White County were single-section, while less than 20% of those placed in Dawson County were single-section units.
(Table VI.2)

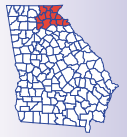


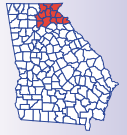
TABLE VI.2 - MANUFACTURED HOUSING PLACEMENTS BY COUNTY, 2001.

	No. of placements per 1,000 pop. ¹		% single section
Banks	3.74		38.9
Dawson*	2.31		18.9
Forsyth*	0.53		21.2
Franklin	3.45		25.7
Habersham	2.84		28.4
Hall*	1.38		22.4
Hart	2.44		28.6
Lumpkin	2.71		36.8
Rabun	3.26		32.7
Stephens	4.29		22.0
Towns	2.68		24.0
Union	2.89		22.0
White	4.06		39.5
REGION 2	2.05		27.3
GEORGIA	1.15		25.7

Source: Georgia Manufactured Housing Association.

¹ 2000 County population.

* County is part of a MSA.



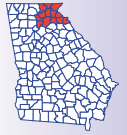
LOCAL GOVERNMENT SERVICES, ZONING AND DEVELOPMENT PROCEDURES

Issue: Planning, zoning, and development procedures adopted by a jurisdiction can impact the availability, affordability, and mix of housing in a community. Building codes apply to new construction and remodeling and are established to improve the quality of the structure. The State of Georgia has adopted eight mandatory construction codes. These codes have statewide applicability; however, local governments have the option to enforce all or some of these codes. Additionally, there are six permissive codes which a local government can choose to adopt and enforce. Enforcement of building codes has a positive impact on the quality of housing available. On the other hand, requiring a builder to meet certain standards can increase the cost of construction, which affects affordability. Housing codes address the quality of living conditions and are utilized to ensure proper use and maintenance of the unit. Since housing conditions tend to be of immediate concern in large urban city centers, these jurisdictions are more apt to adopt such codes. Smaller cities and rural areas are less likely to have the required funds available for enforcement. Use of housing and building codes can help to eliminate substandard housing.

Zoning and subdivision regulations can also have a positive or negative impact on the availability of affordable housing in a community. Generally, overly restrictive zoning or subdivision ordinances requiring large lot sizes or a high minimum square footage, for instance, can increase the cost of housing. Further, such zoning may even eliminate certain types of otherwise viable housing options. Some zoning and subdivision regulations such as Planned Unit Developments, however, can provide the opportunity for developers to use inventive designs to create new affordable housing.

Data:

- ◆ Data collected by DCA via the Government Management Indicators (GOMI) Survey provide information about how counties and municipalities in Georgia manage responsibilities assigned to them.
- ◆ Only two counties (Stephens in Region 2 and Crawford in Region 6) and 23 municipalities did not respond to the 2002 survey. The total number of counties and municipalities represented in the state data is 157 and 512, respectively.
- ◆ Counties and municipalities that are counted as “having the service available” for building permits and building inspections include all jurisdictions that offer the service directly, in addition to those that are covered by a local government authority, have an agreement with another local government, or a contract with a private provider. Therefore, it is meant to be an indication of the number and proportion of places that are covered by permits and inspections and not necessarily which places offer the service themselves.
- ◆ New construction code: An affirmative response to this item on the survey may indicate enforcement of either the Standard Building Code or the CABO One-and-Two Family Dwelling Code. The purpose of the Standard Building Code is to establish the

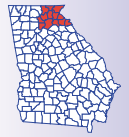


minimum requirements to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment. Both the Standard Building Code and the CABO One-and-Two Family Dwelling Code are mandatory codes in Georgia.

- ◆ The Standard Existing Buildings Code is a permissive code in Georgia. This code applies to the repair, alteration, change of occupancy, addition, and relocation of existing buildings.
- ◆ The Standard Housing Code is a permissive code in Georgia. This code establishes minimum standards for occupancy.
- ◆ The Standard Plumbing Code is a mandatory code in Georgia. This code relates to the erection, installation, alteration, repair, relocation, replacement, addition to, and use or maintenance of plumbing systems including water supply and distribution, sanitary drainage, plumbing fixtures, water heaters, and venting.
- ◆ The Standard Unsafe Building Abatement Code is a permissive code in Georgia. This code applies to the repair or restoration of a building which has become unsafe and applies equally to new or existing conditions.
- ◆ Subdivision regulations are the control of the division of a tract of land by requiring development according to design standards and procedures adopted by local ordinance.
- ◆ A zoning code is a duly approved, enacted, and amended ordinance that controls and regulates land use in a jurisdiction. Zoning codes set forth regulations and standards relating to the nature and extent of uses of land and structures and include a zoning map.

Analysis:

- ◆ Compared to the state, a larger percentage of Region 2's counties and municipalities reported having building permits in 2002. (Table VI.3)
- ◆ Nearly one-half (47.1%) of all counties in the state reported having a housing code. Just Hall County, however, within Region 2 reported so. About 40% of the municipalities in the region reported having a housing code; this is a lower percentage than all municipalities statewide (49.2%). (Table VI.3)
- ◆ About 90% of Region 2's counties reported having subdivision regulations compared to 80% of those statewide. (Table VI.3)



**TABLE VI.3 - LOCAL GOVERNMENT SERVICES AVAILABLE
AND CODES ADOPTED, 2002.**

	Region 2				Georgia			
	Counties		Municipalities		Counties		Municipalities	
	No.	%	No.	%	No.	%	No.	%
Total	12	100.0	36	100.0	157	100.0	512	100.0
Building inspections	8	66.7	27	75.0	118	75.2	405	79.1
Building permits	11	91.7	35	97.2	126	80.3	447	87.3
Construction and code enforcement	7	58.3	28	77.8	118	75.2	409	79.9
New construction code	6	50.0	15	41.7	98	62.4	259	50.6
Existing building code	3	25.0	17	47.2	81	51.6	275	53.7
Housing code	1	8.3	15	41.7	74	47.1	252	49.2
Plumbing code	8	66.7	16	44.4	106	67.5	303	59.2
Unsafe building abatement	2	16.7	9	25.0	56	35.7	218	42.6
Subdivision regulations	11	91.7	19	52.8	126	80.3	280	54.7
Zoning code	5	41.7	30	83.3	95	60.5	393	76.8

Source: DCA, GOMI Information catalog.

